

Man drives car into basement, needs help finding vehicle

By Lori Swarthout

A driver from East Detroit heading southbound on Business Loop I-75 missed the curve at west M-72 and his 1989 Pontiac car ended up in the basement of the building currently being dismantled at the site around 12:10 a.m. March 22.

Richard Brage Fisher, of East Detroit, was seen leaving the scene of the accident, by a witness who notified Grayling Police of the

incident. The driver sought police aid in locating his missing vehicle around 8:15 a.m. the next morning at which time he was issued citations for careless driving and failure to report an accident.

This is the latest of several incidents at this curve, especially hazardous to travelers heading southbound on the business loop after exiting the expressway north of Grayling.



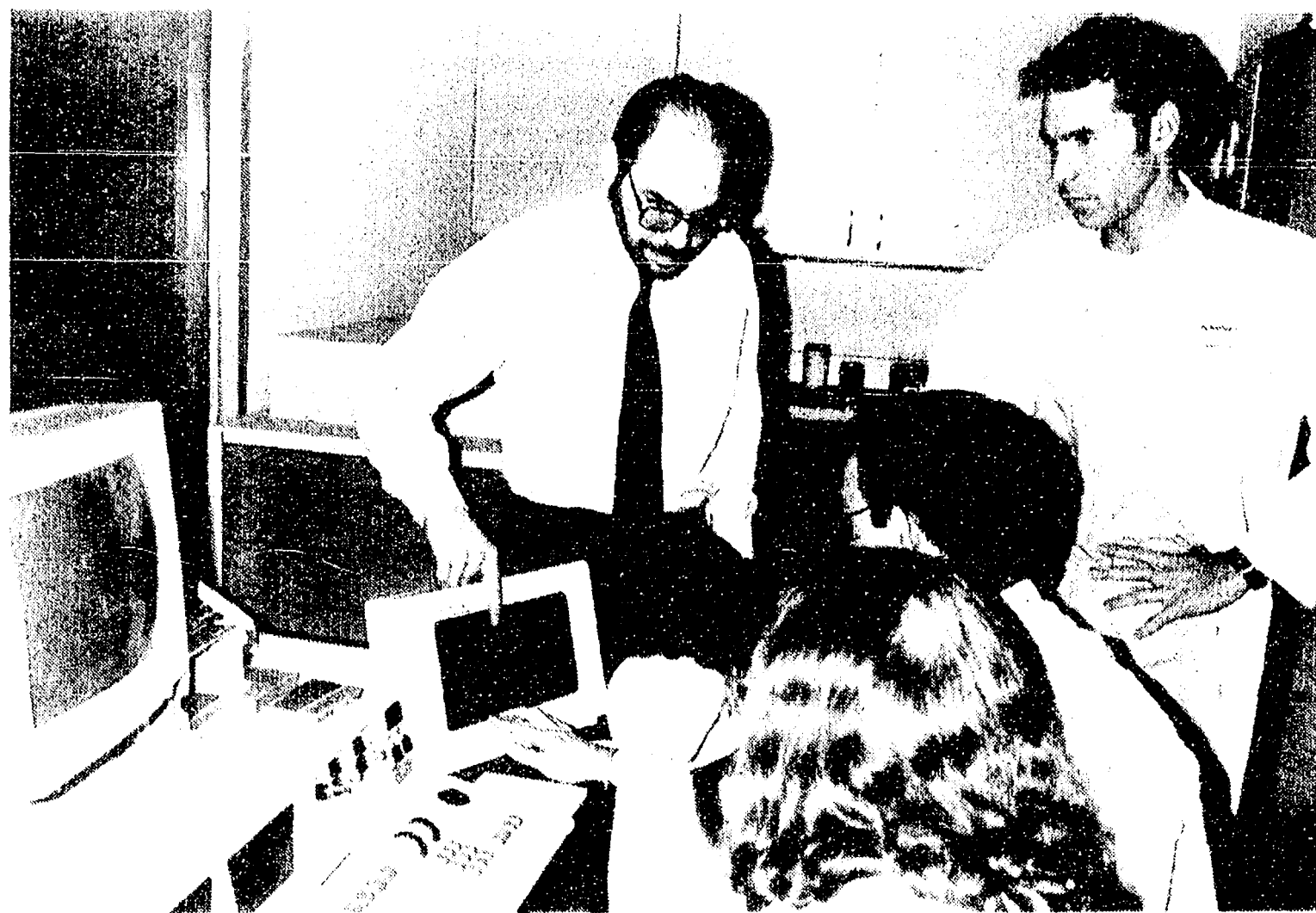
Land of the AuSable River

Crawford County

Avalanche

Thursday, March 26, 1992 Your Hometown Newspaper

50¢



NEWSYSTEM--Computed tomography combines the most advanced technology in electronics and computer science to produce an X-ray image of a thin cross-sectional slice of the body. A representative from the Picker Company spent time educating CT Techs Jim Cross and Brian Clock, seated, while Dr. Patrick McNamara, Chief of Radiology looks one.

Schools set April 8 deadline for deciding overcrowding issue

By Shirley D. Schmoock

A self-imposed deadline for deciding the school overcrowding problem has been set for their April 8th meeting by the Crawford AuSable School Board.

In a two-hour work session Monday night, March 23, called specifically to confront the issue of overcrowding in the school system, board of education members, principals, and school administrators examined their options for solving the problem.

For the fall of 1992, both elementary schools and the middle school are expected to be seriously overcrowded. Additional class sections will be needed at the elementary levels but there is no more space. The middle school is expected to be about 100 students over capacity.

Currently, Grayling Elementary principal Barbara Mick gives up her own office for three half hour sessions each week and it is not uncommon to

hold some classes in the hallways at the three schools. The band program also expects another one hundred 5th grade students added next year, giving one instructor more than 300 students.

School officials felt there were few short-term solutions open to them and all the short-term options have drawbacks. Mixing or moving grades to other schools was discussed with several problems identified such as young

children sharing library space and materials geared toward high school students. Many social difficulties were also discussed with the option of moving classes to the high school.

Renting space temporarily or buying prefabricated school units was considered as the most expensive short-term option for the school district.

The school board set the April 8th deadline for a decision and vote on what to do for the next school year.

See our special
Home
Improvement
section
inside
pages B1-B10



Woman's CPR helps Lovells infant girl

By Lori Swarthout

The quick action of Alice Duby, a Lovells first responder in training, saved the life of a six day old infant girl early Sunday evening.

An E-911 call was received by Crawford County Sheriff's deputies, Lovells Township First Responders, and North Flight E.M.S. at approximately 5:00 p.m. Sunday night, March 22. Local First Responders arrived at the Lovells township residence, just south of 612 on south 97, slightly ahead of the other county services to find that the infant, who had stopped breathing, had her airway opened by Alice Duby.

Duby had just completed a C.P.R. class three weeks earlier as prelude to beginning training as a First Responder. Duby's quick action prevented serious injury to

the infant, who was transported by North Flight E.M.S. to Grayling Mercy Hospital. The baby was released but later re-admitted. As of Tuesday morning the baby had been transferred to a Traverse City hospital. The Avalanche is withholding the name of the baby at this publication time.

In addition to showing the value of a highly trained group of local First Responders, able to reach neighbors before more advanced life support units, Sheriff deputies said this incident stresses the importance of all adults knowing C.P.R. and emergency first aid, especially with children in the house. You can get information on C.P.R. classes from the American Red Cross, 348-3271 or the American Heart Association, (616)946-9524.

New scanner system will benefit accident victims treated at Mercy

Mercy Hospital has announced the recent addition of the Picker I.Q. Premier computed tomography (CT) system to its radiology department services.

With the addition of the I.Q., Mercy Hospital's radiologists will be able to more easily diagnose disease at an early stage and therefore improve the recovery process.

"The new CT scanner combines the most advanced technology in electronics and computer science to produce an X-ray image of a thin cross-sectional slice of the body," said Dr. Patrick McNamara, Chief of Radiology at Mercy Hospital. "These images identify the precise location of organs and their internal structure including normal and abnormal fluid collections and any change in tissue which may reflect disease."

CT scanning allows radiologists and physicians to see inside the human

body to more easily, and accurately diagnose a patient's condition.

"This is a fourth generation scanner," commented Dr. McNamara, adding the first generation of CT scanners began in 1977. "This newer machine is faster, provides better resolution and a lower radiation dose to the patient. It has more capabilities than any other scanner in northern Michigan."

Rather than forming images directly from an X-ray beam as in conventional X-ray procedures, computed tomography is a multi-step process where X-ray beams pass only through the section of the body being imaged. The radiation passes through the body's internal structures and is intercepted by a solid-state detector. The information gathered by the detector is reconstructed in a digital computer to produce a gray-scale image of a section layer or "slice" of

the body.

"Our CT scanner greatly enhances our diagnostic accuracy particularly when it comes to trauma patients," Dr. McNamara continued. "Perhaps the nicest feature of all is it's so much faster than the mobile scanner we've been using. Consequently it's much easier on the patient. They don't have to hold their breath as long, or (occasionally), hold their breath at all. With Mercy's location on the I-75 interchange, the Emergency Department sees many trauma patients. The new CT scanner allows technicians to perform head scans in ten minutes and the radiologists on staff have a cable connection to their homes for immediate after hour diagnosis.

"We have a direct cable link to our homes so we can see the images as they are generated in the middle of the night," said Dr. McNamara. "I can

consult with the emergency room physician while they're performing the CT scan, saving time and requesting different scans if necessary. It saves a great deal of time and provides a direct benefit to the patient."

"We'll also be able to obtain consultations from other physicians nationwide through this linkage for complex or interesting cases," Dr. McNamara said. "This way, individuals with strokes, head injuries, or other serious trauma can be diagnosed immediately, rather than being sent to another institution. Patients can then often be cared for more safely, locally and everybody wins."

Software upgrades in the future will allow Mercy Hospital to stay on the cutting edge of CT technology with no limitations, Dr. McNamara added.

Mercy Hospital renovated an area

continued on page 3

Weyerhaeuser Foundation donates \$20,000

The Weyerhaeuser Company Foundation has recently announced two grants totalling \$20,000.

One grant in the amount of \$15,000 has been awarded to Kirtland Community College. The purpose of the grant is to allow Kirtland Community College to continue providing high caliber events for the Performing Artist Series, resulting in a broader cultural impact to our region. A part of its mission as a

"comprehensive" community college, Kirtland is able to meet its accreditation requirements through expanded cultural opportunities for all of its citizens.

Jo Ann Tyler and Barbara Hinderleider from Weyerhaeuser's accounting team presented the check to Dorothy Franke, President of Kirtland Community College and Brent Barrett, Director of Cultural Events.

Another grant in the amount of \$5,000 has been awarded to Beaver Creek Township. The purpose of the grant is to provide a centrally located park which will provide a recreational area for youth, picnic area for families, and a community center for township residents. The park will also provide a location for local businesses and industry to meet for company functions such as seminars and company picnics.

Al Davis, from the Weyerhaeuser Strukturwood Mill, presented the

check to John Hartman, Supervisor for Beaver Creek Township.

The Weyerhaeuser Company Foundation was established in 1948 as the principle means of Philanthropy for Weyerhaeuser Company. The Foundation's twofold mission is to

improve the quality of life in communities where Weyerhaeuser has major presence and to provide leadership that increases public understanding of issues where society's needs intersect with the interests of the forest products industry.

The Weyerhaeuser Grayling facility is celebrating its tenth year of operation here and during that time grants totalling nearly \$500,000 have been awarded by the Weyerhaeuser Foundation to local and area non-profit organizations.

Crawford County voters remain Republican in Presidential primary

Crawford County followed state trends in voting for candidates in the Michigan presidential primary and remained a mostly Republican county.

George Bush received the most votes -- 386. The Republican runner-up Patrick Buchanan received the next highest total -- 201. David Duke received 12 votes and 22 persons voted uncommitted.

On the Democratic side, Bill Clinton received 185 votes, Jerry Brown 128, Paul Tsongas 71, Bob Kerrey 3, Lyndon LaRouche 1, and 25 persons

voted uncommitted. Tom Harkin was on the Democratic ballot but did not receive a vote in Crawford County.

A total of 1,047 county residents voted out of 8,200 registered voters in the county, less than 13 percent.

In Crawford County, 623 persons voted on the Republican ballot and 424 voted on the Democratic ballot.

In Grayling Township the party split was 257 Republican votes and 168 Democrat votes. In the city of Grayling the party split was 113 Republican votes and 49 Democratic votes. In

South Branch Township the party split was 84 Republican votes and 55 Democratic votes. In Lovells Township the party split was 47 Republican votes and 34 Democratic votes. In Beaver Creek Township the party split was 46 Republican votes and 39 Democratic votes.

In Frederic and Maple Forest townships, more people cast Democratic votes. In Frederic Township the party split was 56 Democratic votes and 55 Republican votes. In Maple Forest the party split was 23 Democratic votes and 21 Republican votes.



KCC RECEIVES \$15,000--The Kirtland Community College Performing Artist Series received \$15,000 from the Weyerhaeuser Foundation. Dorothy Franke, KCC President, and Brent Barrett, Director of Cultural Events, accept the check from Jo Ann Tyler and Barbara Hinderleider, members of Weyerhaeuser's accounting team. (Linda Wright Photo)

Country At Heart Arts And Crafts Show

Mio AuSable Schools

April 4, 1992 10 am - 4 pm


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- Caramel Apple Sundae
- Sausage Biscuit

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- Orange Juice
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City Police

City of Grayling Police Department, weekly police activity report.
Week of 3-16-92 through 3-22-92

Traffic Control	1
Misdemeanor Arrest	2
Larceny Complaint	3
Alarm Response	1
Property Damage	3
Motorist Assist	3
B & E	3
Check Law Violation	1
Attempt to Locate	1
Traffic Warning	4
Private Property Accident	1
Domestic Complaint	1
Assist other Department	1
Other Complaints	10
TOTAL	35

District Court

Michael Wayne Dixon, 37, of Grayling, plead guilty to a charge of Impaired Driving, and was fined \$525 or 60 days, plus his license was suspended 90 days. He was cited October 5, 1991, by the Sheriff Dept.

Douglas Allen Blaine, Jr., 19, of Grayling, plead guilty to a charge of Grayling City Ordinance #4 — Disorderly, and was sentenced to 30 days in the county jail (concurrent with other sentences). He was cited July 9, 1991, by the City Police Dept.

Dale Joseph Whiting, 26, of Grayling, plead guilty to a charge of False Pretenses Under \$100, and was fined \$155 or 14 days, plus placed on one year probation. He was cited December 15, 1990, by the City Police Dept.

Frank Douglas McLeod, 27, of Roscommon, demanded a preliminary exam to a charge of Malicious Destruction of Property Over \$100. A \$100 cash/surety bond was set.

Sheriff Dept.

Crawford County Sheriff Department, weekly activity report.
Week of 3-16-92 through complaint number 837

Animal Control Complaint	11
Abandoned Vehicle	1
Accidents:	
Car/deer	6
Property Damage	4
Snowmobile	1
Alarms	3
Motorist Assists	8
B & E	1
Domestic Complaint	3
Driving W/ Suspended License	1
Fraudulent act	1
Harassment/Threats	1
Invasion of Privacy	1
Juvenile	2
TOTAL	44

46th Circuit Court

Appearing before the Honorable Alton T. Davis, March 16, 1992:

George William Bielat, age 34 of Grayling, was arraigned on a bench warrant. He plead guilty as charged (Retail Fraud I).

The Grayling City Police responded to a call that Mr. Bielat was caught taking a fifth of Yukon Jack valued at \$12.24. He turned over the stolen merchandise and fled. The maximum penalty for Retail Fraud I, is two years in the Michigan Department of Corrections and/or \$1,000.

William Monroe Whitt, age 22 of the MI Department of Corrections, was arraigned on the charges of Escaping From Prison and Habitual Offender-Second Conviction. Mr. Whitt stood mute and the court entered a plea of not guilty on record.

Whitt was with a work crew brushing roadways in the Huron National Forest when he left the area without authorization. He was incarcerated at Camp Lehman, Grayling.

James Michael Forbes, age 31 of Grayling, was arraigned on the charge of Breaking & Entering — Occupied Dwelling With Intent, which carries a maximum penalty of 15 years in the Michigan Department of Corrections. He plead guilty to an added Count II: Malicious Destruction of Property Over \$100. In exchange for his plea Count I: Breaking and Entering will be dismissed.

City Environmental Services, Georgia Pacific hosting March 'After Hours'

The Grayling Regional Chamber of Commerce's next "After Hours" will be held on Thursday, March 26, from 5-7 p.m., at the Grayling Holiday Inn — "Speak Easy Lounge."

The Business "After Hours" in March is being co-sponsored by Georgia Pacific Resins of Beaver Creek and the new City Environmental Services (previously Milltown Refuse) of Crawford County. Representatives from each of the hosting businesses will be on hand to welcome their guests. Gary Crosby will represent Environmental Services which is both a new industry in the area and a new member of the

Grayling Regional Chamber. Other features of this month's After Hours will be a Birthday Sing-along for the GPA (Grayling Promotional Association) who are celebrating their organization's birthday in March. The Grayling Rotary Club is also celebrating a milestone in March, their 20th Anniversary. After the "After Hours" the Business and Professional Women's Organization will be hosting a fashion show in the Cedar Room at the Holiday Inn.

There is no fee for Chamber Members and their guests. If planning to attend please RSVP to the Chamber Office at 348-2921 as a courtesy to the hosts.

On January 6, 1992, a Grayling Township Lady came into the Sheriff's Department stating that an acquaintance she suspected was intoxicated drove through the front window, cutting himself causing bleeding while ransacking the interior of her home. The maximum penalty for Breaking & Entering is 15 years in the Michigan Department of Corrections.

Greg Arthur Messerschmidt, age 23 of Grayling, plead guilty to an added Count II: Attempted Delivery/ Manufacture of Marijuana, which carries a maximum penalty of two years in the Michigan Department of Corrections. In exchange for his plea the charge of Delivery/Manufacture of Marijuana will be dismissed. Bond was continued.

Messerschmidt was arrested on December 18, 1991, by the Crawford County Sheriff's Department and the Michigan State Police for selling a controlled substance.

Christopher Alan Cross, age 32 of the MI Department of Corrections, was sentenced on the charge of Prisoner Possessing Contraband. He was sentenced to six months — five consecutive years in the MI Department of Corrections to be held in abeyance. The parole board recommended Mr. Cross for a six months drug rehabilitation program.

If he completes the program the charges will be dismissed. If he fails to complete the program he will serve the additional time.

Cross was part of a work crew, that attempted to smuggle alcohol into Camp Lehman.

Marc Allan McKee, age 21 of Grayling, appeared in Circuit Court for the purpose of a Probation Violation Hearing. Mr. McKee plead guilty to Count II: Violation of Probation by engaging in assaultive behavior. In exchange for his plea Count I: Probation Violation and the Assault and Battery charges in District Court will be dismissed.

Roy Wood, Jr., age 19 of Frederic, was sentenced to 30-48 months in the MI Department of Corrections with credit for 413 days served for violating his probation.

Mr. Wood was in violation of probation by Count I: Breaking and Entering in Kalkaska; Count II: Failure to notify probation officer within 24 hours of his arrest; Count III: Reported to probation officer that he had not been arrested or contacted by police.

William Allen Willis, age 28 of Kalkaska, was sentenced on the charge of Negligent Homicide. He was placed on 24 months probation and fined \$1,000. He was ordered to pay \$30 to The Crime Victims' Fund, \$30 a month Probation Oversight Fees, \$400 Court Cost.

Dinner ☆☆☆ Theatre

Presented by H.T. Productions and the Grayling Holiday Inn

Saving Grace

Written By: Jack Sharkey
Directed By: Troy Haag

Warmhearted Grace Larkin is trying to shake off the seduction attempts of her boss, Walter Chepple, when she mistakes telephone repairman, Alex Docker, for a burglar. She decides she must convert Alex from his life of crime and ends up pretending to be married to him when her sister, Harriet, shows up. Now they must get everything straightened out before Harriet's evangelical minister fiance, Gregor, shows up. Can they do it? Come out and enjoy their attempts.

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\$17.50 Per Person


Doors Open 6:30 pm - Dinner Served at 7 pm

Show Begins 8 pm

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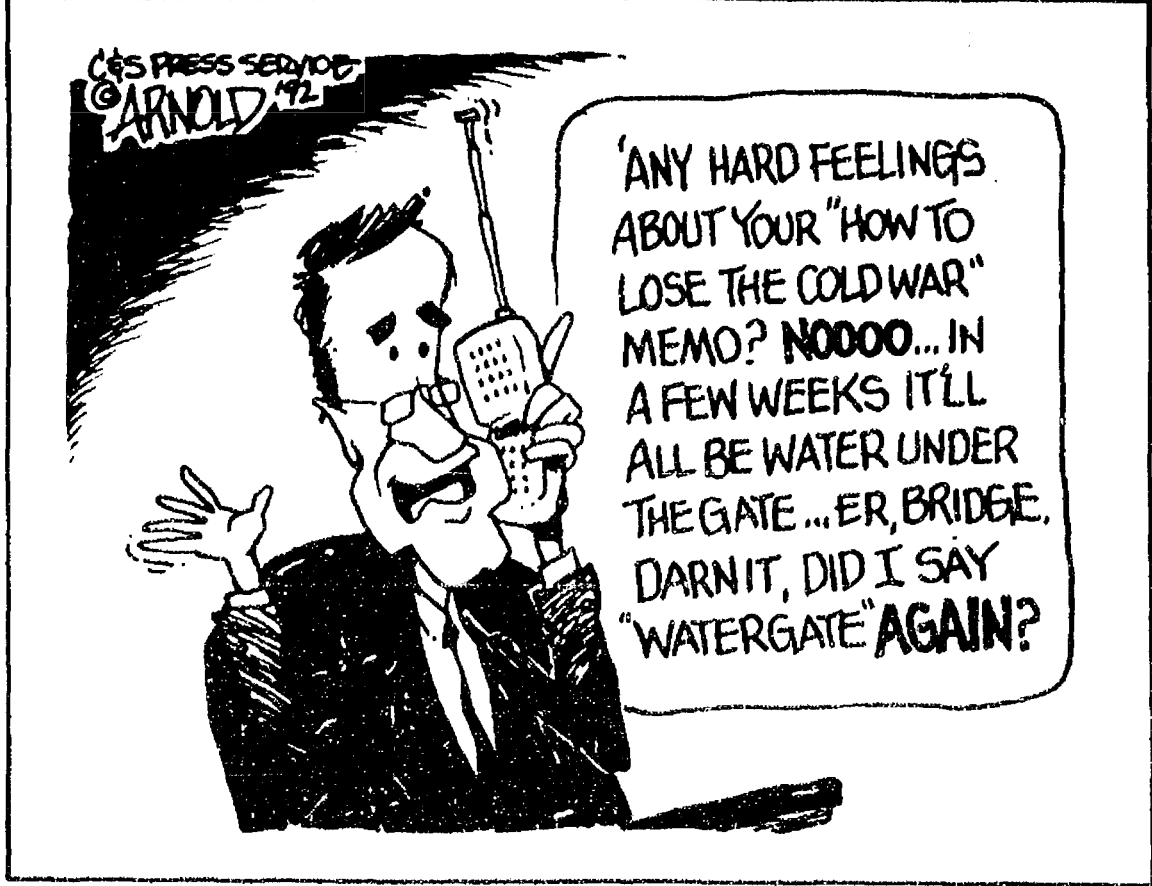
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Opinions

GMS wrestlers were good representatives

Congratulations to the Middle School Wrestling Team. Grayling should be proud of all of you and your coaches. I attended all the meets and whether they were seated or walking in the school, I saw them act as gentlemen. I was surprised that not many parents were there, however. Congratulations again!

Sally McPherson
Grayling

Letters To The Editor

Your views are welcome on the Opinion Page. Letters may be typed or handwritten but please double space or use every other line. Every letter must be signed and an address or phone number should be included. Letters will not be published without the author's name. Letters are limited to 750 words. The opinions expressed in the letters and columns on this page are solely those of the writer and do not reflect the views of the Crawford County Avalanche.

Let's Talk About It

By Joe Murphy



After the timber was cut in this area many folks were trying to come up with a plan to make the cutover land pay off. Farming was tried with limited success but the poor soil in this area soon played out except for a few areas where hard woods grew made fertile land. Ranching was tried all the way from the Lapland rein deer ranch that Rasmus Hanson tried to cattle, sheep and hogs. A sheep ranch was tried in the area south and west of Frederic. What is now known as the Watershed Club over on the Manistee was the headquarters buildings. A lot of land was fenced in but after a short time they gave up on it. The Underhill Ranch over near Lovells tried cattle with no better success. The South Branch Ranch was another try and there was the J.K. Ranch on Lynn Lake in southern Otsego County. The Ward orchard and the AuSable Fruit Farms did pretty well for a while but were abandoned after a few years. An effort was made to make the pine stumps pay off by producing turpentine from them with some success. But piece by piece a great deal of the land of Crawford County reverted to the State of Michigan for taxes owed. Even though taxes were low at that time there just was no money to pay them. A little research in the old tax records shows most of Crawford County was privately owned at one time.

I think if a man today owned a section of good pasture land and a hundred or so acres of fair farm land

to raise hay for winter feeding he would have a going concern. It was almost six months of winter feeding that kept those early tries at cattle ranching in this area from success. Haying used to be a lot more difficult than it is today. With the haying equipment of today one or two men can do the job it took a big crew to do in those days.

This country would be like the land of milk and honey to the cattle that I saw trying to pick a living in Wyoming. If you see that country out there you can see why the cattle ranches need thousands of acres. Most of the country I saw cattle on out there you would need at least forty acres per cow. In the days when Crawford County was open range my Dad used to run quite a few cattle as did most of the farmers around here. When open range ended so did most farming in this area as the farms were too small to keep enough cattle to make it pay.

I sure hope by the time this appears in the paper we will be enjoying some of those fine springtime days. The past few days have been pretty cold; someone was telling me this morning he had a temperature of 14 below at his place. But we know winter has just about had it and spring is on the way. Still I wish it would hurry up a little.

Public knowledge of voting preference is not American

Tuesday the 17th I voted for a Democrat in the Michigan Presidential Primary election.

Information like this should not be accessible to the Public, nor does it seem constitutional or right to force a voter to choose a party preference before allowing them to vote.

What is the point of having a booth with a curtain or a ballot without a signature if how I vote is a matter of public record for anyone to look up?

Doesn't our constitution give us the right to vote privately in an election? Perhaps voter turnout would exceed 20 percent in this state if the people voting could vote confidentially.

Isn't there a greater danger of prejudice in an electoral system that will be open to public scrutiny?

A potential employer having two equally deserving job applicants could

choose the employee who would vote in accordance with the employer's best interests.

Union organizations might be inclined to hire a Democrat rather than a Republican.

Judges and election officials in the past were to remain impartial in an election but now, thanks to our new primary system their votes will be forever a matter of public record.

I don't know who is responsible for the change in the primary rules but state elections director Chris Thomas' office blamed the State House of Representatives who in 1988 almost unanimously voted this into law.

To me this is not only unconstitutional but un-American, shame on you.

Raymond G. Priebe Jr.
Grayling

Residents want to police their neighborhood through peer pressure

In the past, AuSagra Acres family housing units has had a less than favorable reputation. We are here to inform everyone that not only are the housing units getting a facelift this spring, but the tenants are taking pride in where we live.

We have hopes of our small community becoming a safe and beautiful environment to raise our children. We are in the process of forming a tenant council. All tenants are asked to participate. We hope to be able to police our community through peer pressure. We will no longer tolerate less than ethical behavior from our neighbors.

AuSagra Acres is on its way to becoming a source of pride for the citizens of Grayling not a source of shame. We will not become "the projects."

Laurinda Guardado
Gloria Mologianes
Jackie Prater
Marlene Crouch
Leonard S. Nemeth

Almanack

Richard Millman

Seven ways to wage war

IT PROBABLY SHOULD not be a surprise, but the Pentagon apparently wants to keep a strong military presence for the United States throughout the world.

According to a couple of recent *New York Times* articles which appeared a few weeks apart, military thinkers can foresee all sorts of possibilities throughout the world which require the United States to maintain a strong and alert military presence.

So much for the heralded peace dividend.

With the winding down of the communist presence in Eastern Europe, American militarists lost their most prominent and longest-standing rival.

So, with the evaporation of the communist military challenge, American military needs also are expected to be lowered. But maybe not.

The first *New York Times* article cited an internal Pentagon planning document made available to the newspaper "by an official who wished to call attention to what he considered attempts within the military establishment to invent a menu of alarming war scenarios."

THE ARTICLE CITED seven possible situations in which the United States could find itself at war during the next ten years.

One would be a new war against Iraq, another would be fighting against North Korea, and a third would be simultaneous warfare in

both Iraq and Korea at once. A fourth possibility "envisioned a major military campaign in Europe to prevent a resurgent Russia from pursuing expansionist aims," the *Times* reported.

A fifth scenario would be a military coup in the Philippines endangering American lives and interests there, and a sixth would be action in Panama, with terrorists endangering access to the Panama Canal.

The final war possibility, according to reports of the secret Pentagon papers, would be with "a global adversarial rival," or an "international coalition with an aggressive expansionist security policy."

American defense leadership, the report indicates, will seek forces and weaponry to handle the U.S. role in all these possible situations. The *Times* reported that the seven war scenarios "will serve as the foundation for long-range budget planning and determining the number and kind of troops and weapons the country should maintain."

A FEW WEEKS AFTER the *Times* report appeared on the seven chances for war, the newspaper produced another article, citing another inside document, in which the United States is claimed to favor "concept of benevolent domination by one power"—the United States, of course—over the possibility of "collective internationalism."

In simpler words, it appears to be a policy of the U.S. against the world—or at least, the U.S. developing and

maintaining enough military strength so all countries will realize we are the most powerful military nation on earth. It's a continuation of the policy of peace-through-strength.

The *Times* claims that the National Security Council and the President or "his senior national security advisers" have been involved in developing the go-it-alone strategy.

WITH THE END of the Cold War, many Americans hope that the American military presence will be decreased considerably around the world. Indeed, there have been closing of bases, cancelling of weapons systems, reduction of armed forces.

How far demobilization should proceed is at the core of the military planning, cited by the two *New York Times* articles.

Undoubtedly it will not go as far as many non-military observers would prefer.

Hopefully, it will go further than the stronger militarists would hope.

Our military role in the post-Cold War world is a delicate matter. Cost—and therefore, tax load—is only one of the many important considerations, and it should not be neglected.

But security is also important. The proper balance will be difficult to achieve.



If you want to reach the people who are interested in visiting Crawford County, you'll want your business included in this year's VISITORS' GUIDE

Your name, products and services will be distributed to 13 Michigan Travel & Information Centers throughout the state, strategically targeted at those people interested in our area.

You'll also reach the National Guard and their families at Camp Grayling. With the increase in troops training here this summer this is an opportunity to increase your business.

Local tourist businesses, the Chamber of Commerce, and the Avalanche office will also carry this guide listing area service and emergency information, maps, places to go and things to see, lodging, restaurants, gift shops, food stores, public facilities and everything else a visitor needs to know.

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CRAWFORD COUNTY VISITORS' GUIDE

Crawford County Avalanche

Established 1878
Member of the Michigan Press Association and the National Newspaper Association

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Editor / General Manager

Kim McClain
Advertising Manager

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Reporter / Photographer

Debbie St. Germain
Advertising Representative

Sharon Lynch
Typesetting / Composition

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Plant Production Supt.

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Circulation

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Published by Crawford County Avalanche, Inc., President Ann Marie Milliman
Address: 102 Michigan Ave., P.O. Box 490, Grayling, MI 49738
Telephone: 517/348-6811

Subscription Rates
One year for subscriber in Crawford, Roscommon, Kalkaska, Otsego, and Oscoda counties.....\$13.00
One year outside these counties.....\$16.00
Foreign countries.....\$45.00
Senior Citizen discount (60 years and older) \$1 off these rates

Entered as Second Class Matter at the Post Office at Grayling, Michigan, 49738, under the Act of Congress of March 3, 1915. Published each Thursday at 102 Michigan Ave., Grayling, MI 49738. For changing your address send U.S. Post Office Form 3579 to Crawford County Avalanche, P.O. Box 490, Grayling, MI 49738.

Mac's Drug team wins Pictionary

The team from Mac's Drug won the 5th annual Pictionary Olympics edging out a team from Bear's Country Inn and Terry's Sport Center by four seconds. Here are the teams with total seconds used to draw four words: (Limit of 90 seconds for each word)

1. Mac's Drugs, 35; 2. Bear's Country Inn/Terry's Sport Center, 39; 3. Kathleen's Plus Fashions, 53; 4. Weaver's Gifts/Northland Appliance, 54; 5. Mercy Hospital #1, 61; 6. A Cut Above, 127; 7. Mercy Hospital #2, 129; 8. Chemical Bank North #1, 134; 9. GSB #2, 146; 10. M.A.T.E.S., 147; 11. Grayling Restaurant, 156; 12. Scheer Motors, 182; 13. Camp Grayling, 197.

14. Ole Dam Party Store, 205; 15. The Party Line, 211; 16. Northland Area Federal Credit Union, 212; 17. Century 21 River Country Real Estate, 234; 18. G.P.A., 240; 19. J.C. Penney, 244; 20. GSB #1, 277; 20. Airway Automation, 277; 21. Golden Touch, 297; 22. ABWA/Mickey Perez, 310; 23. Grayling Regional Chamber of Commerce, 323; 24. Crawford County Courthouse, 336; 25. Chemical Bank North #2, 360; 25. Rainbow Fitness, 360.

The Pictionary Olympics raised nearly \$1,700 for the Milltown Parade. According to the results of the survey of the participating teams, there will be another tournament next year with possibly a few changes or variations.



1ST PLACE--Mac's Drugs team Mike McNamara, D.J. Brown, Cheryl Barber, Pam Jozsa.



2ND PLACE--John Hunter (who helped judge the contest) Bear's Country Inn and Terry's Sport Center, Debby Lobsinger, Pam Terry, Rene Kohnert, Marilyn McClanahan with John Jones in background.



3RD PLACE--Alton Davis (who helped judge the contest), Kathleen's Plus Fashions Janet McClain, Ellen Thompson, Jody Hinkle, and Sue Harland.

Registration starts for 4-H T-Ball

It is time to sign up for the 4-H 1992 T-Ball Season. This will be the 13th season offering this fun program to the area's six and seven year olds.

To play, youth must be six before July 31, 1992, and may not turn eight before August 1, 1992.

The players who played last year and have a cap and shirt will be able to use the same one this year. What is needed for registration:

1. Copy of birth certificate, unless it is already on file at the 4-H office.
2. Health/registration forms.

Registration fee is \$3 if no shirt or cap are needed and \$8 if you need a shirt and cap. To register, you can pick up forms at the Cooperative Extension Service office in the basement of the courthouse. Office hours are Monday-Friday, 8:30-4:30, 12-1 p.m. closed for lunch. Registration must be in the office by Friday, April 3.

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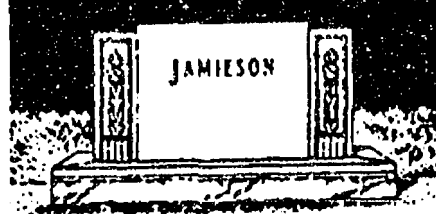
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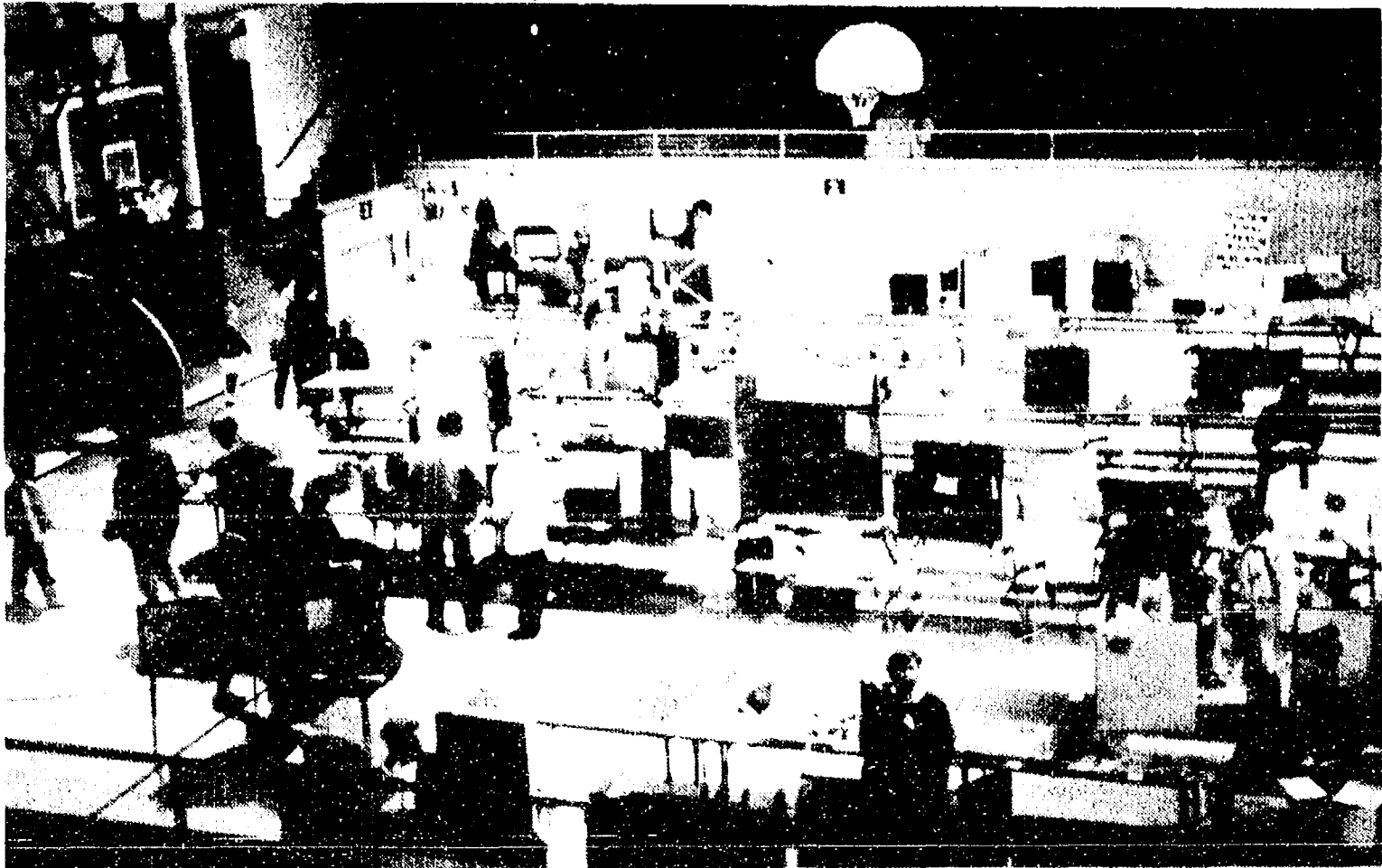
409 Lake Street • (517) 275-5231 • PO Box 156
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1992 SPRING TREE ORDER FORM

Name	Address	Phone	Date	Age	Size	1,000	500	100	50	25	Quantity	Price
CONIFERS												
N. White CEDAR	2-0					\$ ---	\$ ---	\$20	\$12	\$ 7		
Douglas FIR	2-0	6-12"	\$120	\$72	\$22	\$13	\$ 8					
Jack PINE	2-0	8-14"	\$ 95	\$57	\$17	\$10	\$ 6					
Red PINE	3-0	8-12"	\$120	\$72	\$22	\$13	\$ 8					
Scotch PINE *	2-0	4-10"	\$105	\$63	\$19	\$11	\$ 7					
(*available to Christmas tree growers only.)												
White PINE	2-0	6-12"	\$110	\$66	\$20	\$12	\$ 7					
Blue SPRUCE	2-0	8-10"	\$120	\$72	\$22	\$13	\$ 8					
Norway SPRUCE	3-0	12-15"	\$140	\$84	\$25	\$15	\$ 9					
White SPRUCE	3-0	12-15"	\$145	\$87	\$26	\$16	\$10					
HARDWOOD TREES												
White BIRCH		12-18"	\$170	\$102	\$31	\$18	\$11					
Flowering CRAB		6-12"	\$ ---	\$ ---	\$23	\$14	\$ 8					
Russian OLIVE		12-18"	\$ ---	\$ ---	\$22	\$13	\$ 8					
Hybrid POPLAR		12-24"	\$220	\$132	\$40	\$24	\$14					
WILDLIFE SHRUBS												
Autumn Olive		12-18"	\$140	\$84	\$25	\$15	\$ 9					
Red Osier Dogwood		12-18"	\$ ---	\$72	\$22	\$13	\$ 8					
Elderberry		12-24"	\$ ---	\$ --	\$58	\$35	\$21					
Honeysuckle		12-18"	\$ ---	\$72	\$22	\$13	\$ 8					
Common Lilac		6-12"	\$ ---	\$ --	\$58	\$35	\$21					
Wildlife APPLE Trees:		4-6 ft. (1 Red Mac & 1 Empire)			\$15/pr							
WILDFLOWER SEEDS:		1 oz. pkt. (100 sq. ft.)			\$3 each							
WILDLIFE PACKET: (Includes 5 of each specie--Highbush Cranberry, Roseow Crabapple, Washington Hawthorn, Black Locust, and American Bittersweet) \$15.00--# Packets Desired												
PLANTING DIBBLES			\$25 each									
TERRA SORB (root moisaturizer)			\$2.00 pkt. (treats 1850 seedlings)									
TOTAL AMOUNT ENCLOSED												\$

Orders accepted on first-come, first served basis as supply lasts. Pick-up is scheduled for April 24 & 25th.

NOTE: "It is unlawful for these trees and shrubs to be resold with the roots attached."



300-PLUS EXHIBITS--The annual Science and Arts Fair filled the GMS gym floor and cafeteria with more than 300 exhibits from local students.



GROWING EXPERIMENT--Megin Southworth's project on how soil affects growth was one of the 1st place winners in the 3rd-4th grade level.



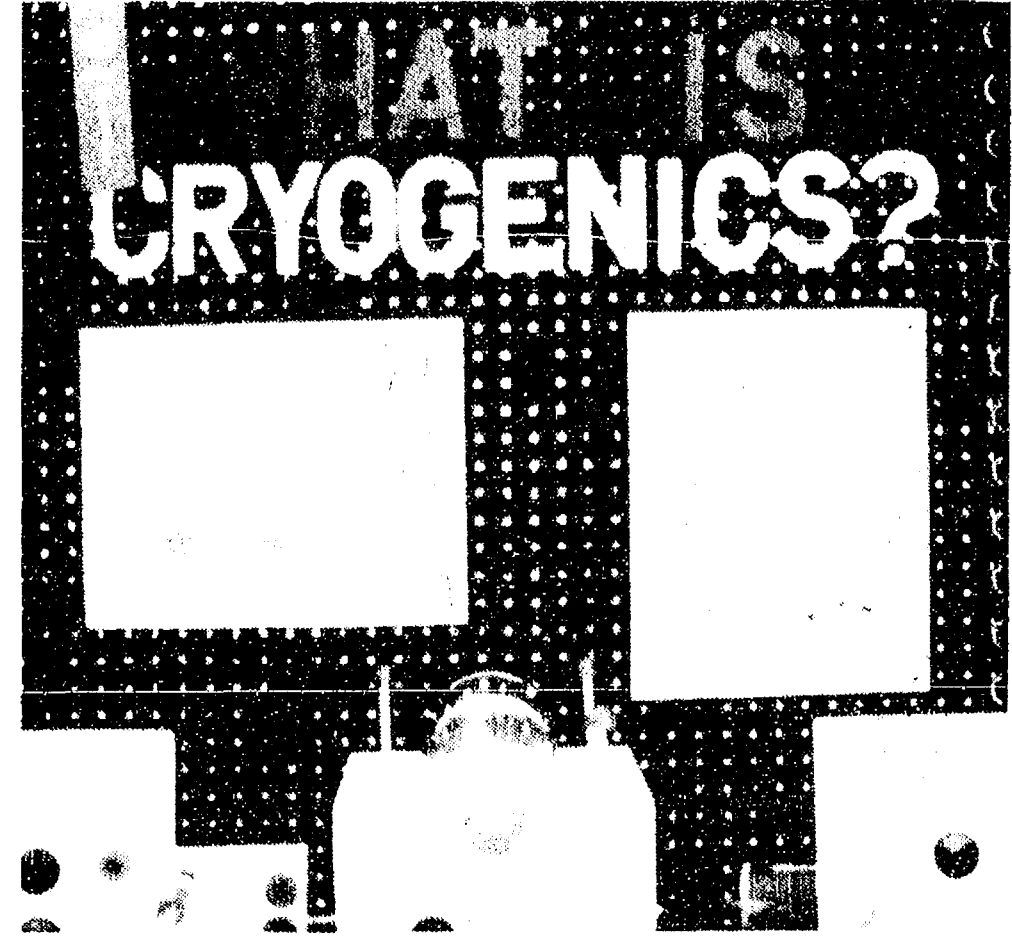
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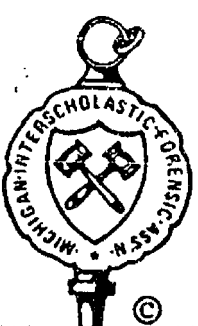


GYPSY MOTH--Joel Wadsworth won a 2nd place in the youngest division for a project dealing with the gypsy moth.



CRYOGENICS--Ron and Dusty Gammon earned a 1st place at the high school level for their project on Cryogenics.

**Grayling High School
Forensics**

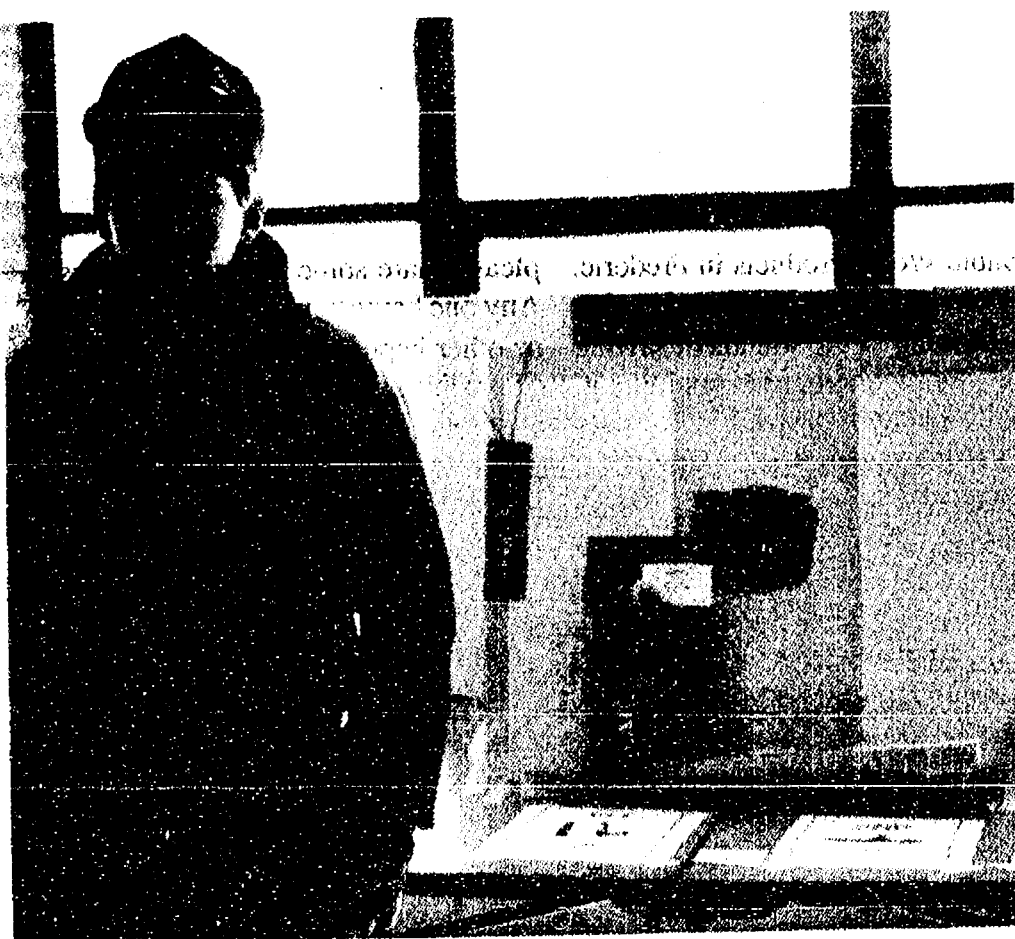



Performing Tuesday, March 31st
7:00 to 9:00 p.m.
High School Auditorium

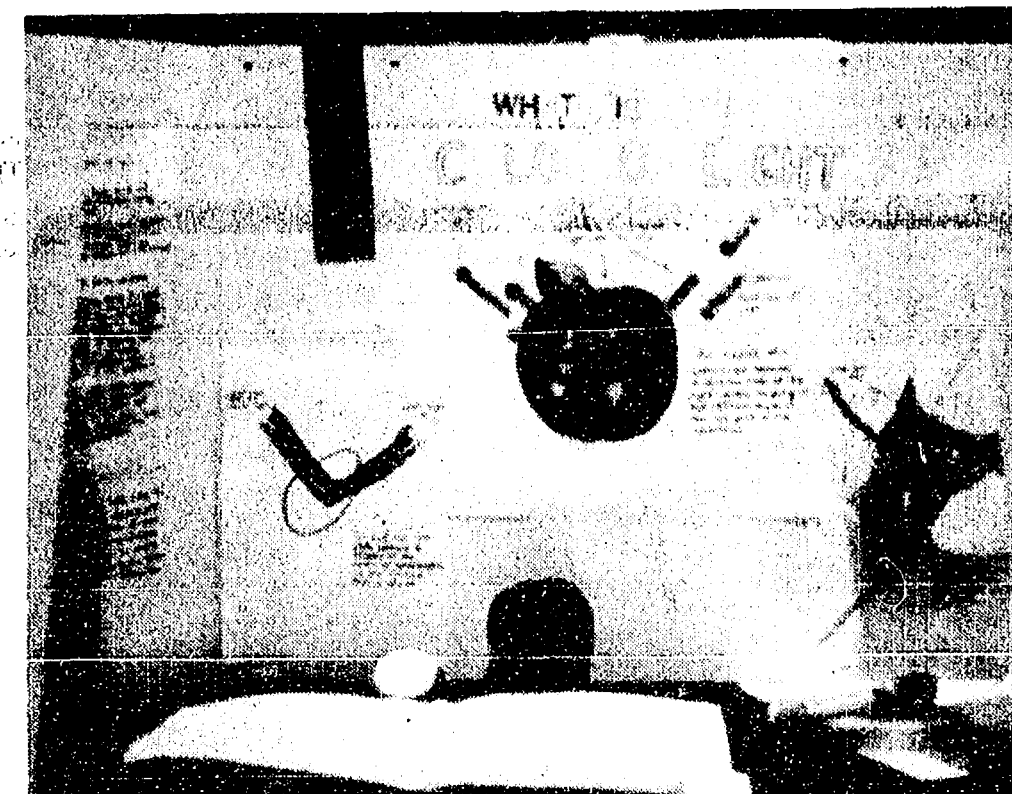
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LEVERS--TimFebey's projects on levers in a piano earned 1st place at the 7th-8th grade level.



COLOR OF LIGHT--Megan Walker's project on the color of light earned a 2nd place at the 3rd-4th grade level.

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Science Fair draws more than 900 viewers

The annual District Science and Arts Fair held on Saturday, March 14, at the Grayling Middle School was well attended. Throughout the day, more than 900 visitors passed through the exhibit areas to see more than 300 entries on display. In the 5th and 6th grade category alone, more than 140 entries were displayed. Classes submitting group projects this year were: Janet Stevens' Primary A class at Frederic Elementary; Mariellen Berglund's Primary B class at Frederic Elementary; Nancy Dean's 2nd Grade class at Frederic Elementary; Florence Hough's 3rd Grade class at Frederic Elementary; Patricia Wiltse's 4th Grade class at Frederic Elementary; Nancy Nunn's Kindergarten at Grayling Elementary, and Helen Nicholas' 2nd Grade class at Grayling Elementary.

In the 3rd and 4th grade division, the following projects were awarded 1st place ribbons: Justin Newberger and Andrew Brooks at Frederic Elementary; Angela Fisher, Megan Southworth, and Eric Safin at Grayling Elementary.

Second place ribbons were given to: Christian Gordon, and Andrea Gerling of Grayling Elementary; Megan Walker of Frederic Elementary.

Third place ribbons were earned by: Nathan Ross, Kathy Wyman and Brandi McClain; and Brandon Gabriel of Grayling.

In the Kindergarten, 1st and 2nd grade division, ribbons were awarded to the following projects: 1st place: Ben Crawford, Monica Safin, and Tom Stevenson, all of Grayling. Second place: Ryan Swope, and Justin Fenn; Forrest Thompson, and Joel Wadsworth, also all of Grayling. Third place: T.J. Johnson, Rachel Ranaswamy, and Regina Rosi; and Jenna E. Bugyi, Grayling Elementary students too.

At the middle school level, prizes were awarded to the 7th and 8th grade projects as follows: 1st place: Tim Febey and Ann Becks.

Second place: MaryBeth Blaine, Jessica St. Germain, and Nina VerWys.

Third place: Sarah Medler.

In the 5th and 6th grade division, the following projects earned prizes. 1st place: Allison Pettyjohn, Brie Blaauw, and Crystal Herrmann; 2nd place: Jim Morrow, III, and Ken Southard; Joe Hughes, and Katy Fritz; and Kelly Kiefer; 3rd place: Jennifer Balnes, Sara Taylor, and Kelly Taylor; Danny Balc, and Troy Kellogg.

At the High School level, Grades 9 through 12, Gift Certificates were awarded to the following entrants: 1st place: Ron Gammon, and Dusty Gammon; 2nd place: Doug Pratt; 3rd place: Jamie Gay, and Kerry Taylor, and Patricia Millard, and Jennifer Noeske.

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Obituaries

Florence Vradenburg

Florence L. Vradenburg, 78, of Beaver Creek, died March 19, 1992, at Mercy Hospital. Services were held Sunday, March 22, 1992, at Sorenson Funeral Home, McEvers Chapel, with the President David Stephenson officiating. Burial was in New Hudson Cemetery, Lyon Township, Michigan.

Mrs. Vradenburg was born May 27, 1913, to David and Flora (Green) Austin in Milford, Michigan. She moved to Beaver Creek 23 years ago from South Lyon. She was a homemaker, and a life-member of the Rebekah Lodge, South Lyon. She was preceded in death by her parents, David and Flora (Green) Austin.

She is survived by her husband Arthur H. Vradenburg; one son, Ronald G. and Peggy Vradenburg, Grayling; two sisters, Ruth Bohor, Howell, and Lucille Cook, Mississippi; and four grandchildren.

Treva Engel

Treva M. Engel, 76, of Grayling, died March 18, 1992, at Mercy Hospital. Funeral services were held Saturday, March 21, 1992, at Sorenson Funeral Home, McEvers Chapel, with the Dr. Dennis Paulson officiating. On Sunday, March 22, 1992, funeral services were held at Rogers-Mohnke Funeral Home, Big Rapids, with the Dr. Albert Frevert officiating. Burial was in Highland View Cemetery, Big Rapids Township, Michigan.

Mrs. Engel was born in her grandfather's house, which was built on his homestead property on October 1, 1915, in Richmond Township, to John and Madge (Swiger) Berger. She married Bernie D. Engel in Reed City on June 6, 1937. They moved to Grayling 42 years ago from Paris, Michigan. She was a member of the Mercy Hospital Auxiliary for 41 years, was an active member of Michelson Memorial United Methodist Church, the Senior Citizen's Kitchen Band, and the Meals on Wheels Program. She was preceded in death by her parents, John and Madge (Swiger) Berger.

She is survived by her husband Bernie D. Engel; one daughter, Mary Ann Siniff of Bay City; one son, John Engel of Reed City; one sister, Ella Rudnicki, of Big Rapids; four grandchildren, and one great-granddaughter.

The family suggests memorial contributions be directed to Michelson Memorial United Methodist Church, Grayling.

Jane Carlton

Jane W. Carlton, 83, of Grayling, died March 18, 1992, at her residence. Funeral services were held March 20, 1992, at St. Francis Episcopal Church, Grayling, with the Reverend Derik Roy officiating. Pallbearers were Gary Pettyjohn, Robert Carlton, Jeffery Guelff, Elmer Stindt, David Lee, and John Carlton. Burial was in Elmwood Cemetery, Grayling.

Mrs. Carlton was born on October 8, 1908, at Fort Wayne, Indiana, to John and Julia (Curran) Weidenant. She moved to Grayling in 1970 from Warren. She was a teacher and taught English and Latin in several public school systems before her retirement. She was married to Reverend John G. Carlton, former Rector of St. Francis Episcopal Church, Grayling, and St. Paul Episcopal Church, Marquette. He preceded her in death in 1980. She was also preceded in death by her parents, John and Julia (Curran) Weidenant.

She is survived by three daughters, Ruth Ann Lee, Marian E. Guelff, of Grayling, and Martha Jane Carlton of Campbell, California; two sons: John S. Carlton of Van Wert, Ohio, and Robert M. Carlton of East Lansing; one sister-in-law, Janet Hendy of Lansing; 12 grandchildren, and five great-grandchildren.

The family requests memorials be directed to Presiding Bishop's Fund for World Relief, c/o St. Francis Episcopal Church, Grayling.

The Meadows Of Grayling News

By Carolyn Poll, Activity Director

On St. Patrick's Day we celebrated by a gold search. The resident who found the most gold candy was the winner. Dorothy Nicwander won the prize by finding 115 pieces. Good going Dorothy. At our party we served butter mint fudge ice cream, shamrock cookies, and listened to some Irish tunes. The Grayling Kitchen Band was in at 3 p.m. to share some songs and laughter with us.

Wednesday we went on a tour of AuSable Wood Products in Frederic. The men in our group enjoyed seeing and listening to the sounds of sawing wood and viewing the equipment. They're ready to go back. The staff

was very helpful in assisting the residents in wheel chairs throughout the factory explaining their job and displaying the finished product. On Friday we learned that a good friend had lost his wife, our deepest sympathy to Barney Engle we hope to see you back with us real soon.

We have a continued need for volunteers to assist with crafts, Bingo, and other activities that take place, please share some free time with us. Any one having suggestions for tours or other happenings in town that are accessible for wheel chairs, please call Carolyn Poll, activity director.

Doodles From The Tall Timber

Wendell L. Hoover Park Interpreter, Hartwick Pines State Park

What a strange winter! As I write this it is raining, the temperature is dropping, there is a heavy snow warning out, the rivers are on the rise, and very cold weather is coming. It has been said that nothing really changes, it just goes round and round.

One hundred years ago, a woods boss would have been pushing his crew hard to get the last logs out of the cuttings to the railway. With the roads going soft a lot of hauling would have been done during the colder nighttime hours. Neither men nor horses would have gotten much rest, perhaps four hours or so during the warmest part of the day. When "Hot Logging" was underway the already tired men and horses were pushed even more. Horses went harnessed and the men ate and

slept in their clothes. Those who recalled those days spoke of hollow-eyed men, gaunt horses, the smell of un-washed bodies, and working by the light of kerosene lanterns.

Why, you ask, would a boss treat his crew that way? It was very simple. If the agreed upon quantity of logs weren't delivered to the railway per the contract, there wouldn't be any pay for the entire crew. Every man on the crew thus had a vital stake in season's outcome, so the weather could and would do whatever, but the crew would do what they could to outwit it.

Even today we try to overcome the weather by using salt on our roads and snow tires. I wonder if things have really changed.

The Avalanche
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STATE OF MICHIGAN IN THE JUDICIAL COURT FOR THE COUNTY OF CRAWFORD

DORIS TALOR
Plaintiff,
LAW OFFICES OF WILLIAM L. CARRY
BY: William L. Carry P31602
Attorney for Plaintiff
114 Michigan Ave., PO Drawer 665
Grayling, MI 49738 517-348-5232

SANDRA HUSTED
defendant.
File No. 91-2706-CH

NOTICE OF FORECLOSURE SALE

Notice is hereby given that the Crawford County Clerk shall sell at public sale to the highest bidder, at the front door of the County Building in the City of Grayling, County of Crawford, State of Michigan, on the 30th day of April, 1992, at 10:00 a.m. in the forenoon, the following described property, located in the Township of Beaver Creek, County of Crawford, State of Michigan, to wit:

Part of the SE 1/4 of the NR 1/4 of Section 24, T25N, R4W, Beaver Creek Township, Crawford County, Michigan: Beginning at the SW corner of the SE 1/4 of the Northeast 1/4, thence N 0°56'E 100 ft., thence S 0°56' W 165 ft., to quarter line, thence N 89°58' W 100 ft. to the Point of Beginning.

Dated March 11, 1992

-19-26-29-16-23

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Men's Basketball Bowling League

Tournament results	
Championship game	
North End Gro./Copper Kettle	72
Weyerhaeuser	60
N.E. Grocery/Copper Kettle, 72:	
Larkin, 21; Bindschattel, 17; D. Bonamic, 12; Junttila, Annis, Doremire, 6; Latusck, 4.	
Quarter Score	
N. E. Gro./Cop. Ket.	16 40 52 72
Weyerhaeuser	10 27 41 60
League party scheduled for Saturday, March 28, 6 p.m. at the Grayling Holiday Inn. Tickets available at the door.	

Card of Thanks

I want to thank all my co-workers, retired people, and family and friends for helping me enjoy my retirement party on March 6th at the American Legion.

Thanks for the gifts and cards.

Albert Kesteloot

Pioneer League	
Dawson's	28-16
Skips Sport Shop	26-18
F.O.E. Aux.	25-19
Millikins	24-20
Aunt Betty's	19-25
Avalanche	19-25
Mercy Hospital	18-26
Chemical Bank	17-27
High Game: D. Crull, 187, J. Hinds, 187, K. Moshier, 187. High Series: J. Hinds, 518, B. Pryor, 489, C. Jones, 488.	
Northwood League	
Econo Cuts	36
Dr. Dean	32
Graceful Grammas	32
Ben Franklin	32
Bubbles Belles	31
Goodale's Bakery	27
Faustmans Ins.	26
Ghosts	8
High Game: P. Papendick, 209, J. Tobias, 179, T. Raybould, 174. High Series: P. Papendick, 568, M. Malone, 455, T. Raybould, 445.	
Triangle League	
Rosc. Family Dentistry	107.5-68.5
R & R Auto	100.5-75.5
Volohian Lumber	91.5-84.5
Silver Dollar	88.5-87.5
Red Barn	88.5-87.5
Stitches by Sue	82-94
Ed's Team	73-103
Milltown Feed	72.5-103.5
High Game: J. Tyler, 225, K. Bragg, 212, K. Louchart, 207. High Series: J. Tyler, 591, R. Pyle, 542, K. Louchart, 538.	

Senior Citizen Bowling	
Tottens Body Shop	62.5-37.5
Weaver's	55-45
Connell's	54-46
Bucallini's	52-48
McLean's	51.5-48.5
Larry & Joan's	50.5-49.5
R & H Sports	39.5-60.5
Flowers	35-65
Men's High Game: A. Wilde, B. Dandy, 189, D. Germain, 176. Men's High Series: A. Wilde, 522, B. Dandy, 492, L. Stafford, 463.	
Women's High Game: D. Mead, 180, F. Harris, 184, E. Woolsey, 184. Men's High Series: E. Harris, 517, B. Woolsey, 511, T. Brooks, 499.	
Women's High Game: J. Hinds, 209, S. Hinds, 185, M. Malone, 180. Women's High Series: J. Hinds, 561, S. Hinds, 501, N. Glaslee, 475.	

Bear's Bowmen Leagues	
March 3	
Eric & Connie	32
Gene & Carolyn	30.5
Dave & Terry	30
Tony & Billy	28
Steve & Terry	26
John & Mark	24.5
Ron & Pam	13
Steve & Ron	9.5
Rod & Mike	8

Weaver, 166, D. Mead, 163. Women's High Series: D. Mead, 472, D. Hall, 442, A. Payne, 426.	
National 1st Division	
Legion Lounge	28
Carlisle Paddles	27.5
Budweiser	27
Bear's Country Inn	25.5
Copper Kettle	22
Eagles #3465	18
G-P Products	16
Northland Appliance	12
High Game: J. Helsel, 221, B. McClanahan, 212, L. Baker, 211. High Series: J. Helsel, 598, L. Baker, 563, T. Ockorman, 546.	
Recreation League	
Sears	26
Holiday Inn	22
Mickey Perez	20
Bears Country Inn	19
Shell Haven	18
Fabiano Bros.	17
Glen's Market	12
Cornell Real Estate	10
High Game: E. Shivar, 206, D. Lobsinger, 204, L. Freeze, 201. High Series: L. Freeze, 501, G. Nielson, 494, B. Pryor, 477.	
Sunday Nite Mixed Doubles	
Drakes	39-17
Rochette's IGA	36-20
Duey's	31-25
Down River Ace	29-27
K. A. Wakefield	24-32
R & R Auto Sales	23-33
Custom Interiors	23-33
Raber Bay Bandits	19-37
Men's High Game: B. Neilson, 221, M. Harris, 184, E. Woolsey, 184. Men's High Series: E. Harris, 517, B. Woolsey, 511, T. Brooks, 499.	
Women's High Game: J. Hinds, 209, S. Hinds, 185, M. Malone, 180. Women's High Series: J. Hinds, 561, S. Hinds, 501, N. Glaslee, 475.	
Friday Night Mixed Doubles	
Deb & Dale's	30-14
Aunt Betty's Restaurant	25-19
Pizza Hut	21-23
Moshier Auto Repair	21-23

March 10	
David & Terry	43
Tony & Billy	40
Eric & Connie	39
Eugene & Carolyn	37.5
Steve & Terry	36
John & Mark	30.5
Ron & Pam	19
Rod & Mike	11
Steve & Ron	10.5

Ladies golf league forming

The Fox Run Thursday night Ladies League is organizing. Golfers interested call Lisa Burmester 275-4109 or Joanne Lederman, 821-6972.

CSI Industrial Systems	17-27
Schreiber Construction	17-27
Men's High Game: R. Moshier, 184, B. Denton, 181, R. Moshier, 179. Men's High Series: R. Moshier, 513, Dick Lozon, 457, P. Kammer, 451.	
Women's High Game: K. Moshier, 197, 180, M. Moshier, 158. Women's High Series: K. Moshier, 506, Y. Schreiber, 415, M. Moshier, 384.	
American 2nd Division	
Northland App.	20
Skip's	19.5
Hardee's	18
McLean's Ace	18
Glen's	17.5
American Legion	15
Upper Lakes	13
Patti's	11
High Game: J. Lee, 218, 208, D. Canfield, 218, L. Davis Sr., 203. High Series: D. Canfield, 584, J. Lee, 575, L. Davis Sr., 543.	
Thursday Coffee League	
Helsels Firewood	35.5
Legion Lanes	32.5
Bloomquist, Wegner, & Law	28
New Life	23
AuSable Const.	20
Dan's Dolls	19
Spikes	18
Airway	16
High Game: S. Romain, 189, C. Curtis, 176, B. Walker, 175. High Series: S. Romain, 466, L. Berquist, 462, J. Malinowski, 457.	
Sunday Afternoon Fun League	
Murdick's Fudge	36
Grayling Restaurant	35
Helsels Forest Products	34
Vic Parsons	29
Milltown Drywall	28.5
Trails Campground	21.5
Spikes Keg O Nails	21
Carquest	19
Men's High Game: L. Helsel, 216, L. Baker, 212, B. Evon, 209. Men's High Series: L. Baker, 600, L. Helsel, 538, K. Lovely, 533.	
Women's High Game: S. Romain, 219, T. Papendick, 201, L. Hetrick, 196. Women's High Series: S. Romain, 572, D. Royce, L. Hetrick, 453, T. Papendick, 445.	

G. R. A.	
INDOOR SOCCER	
Peewee League	
grades kindergarten to first	
after 5th week of play	
Rockets	4-0-1
Comets	3-1-1
Stars	1-4
Lightning	1-4
Collegiate League	
grades second to fourth	
Hurricanes	5-0
Strikers	4-1
Tornados	1-4
Thunderbolts	0-5

Card of thanks

The family of Treva M. Engel wishes to thank her friends and neighbors, the ambulance crew, the hospital emergency crew, Dr. Paulson for a beautiful message, the ladies at the Methodist church for a wonderful luncheon, for all the cards and expressions of sympathy in our time of grief and sorrow.

BINGO!

SATURDAY 7 P.M.
FREDERIC VOLUNTEER
FIRE DEPARTMENT
Frederic Township Hall

MONDAY 6:30 p.m.
GRAYLING RECREATION
AUTHORITY
At the K of C Hall
604 Norway St., Grayling

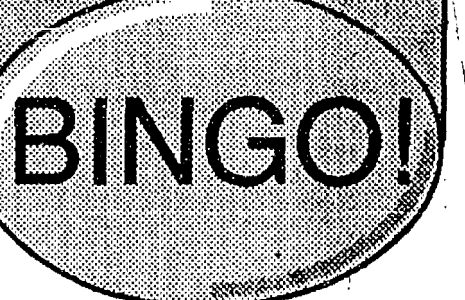
TUESDAY 7 p.m.
GRAYLING BOOSTER CLUB
K of C Hall - 604 Norway
Grayling, Michigan
WEEKLY JACKPOT

WEDNESDAY
6:30 p.m.
KNIGHTS OF COLUMBUS
604 Norway St.
Grayling, Michigan

WEDNESDAY
6:30 p.m.
ST. FRANCIS OF
ASSISI CHURCH.
Lewiston

THURSDAY 7 p.m.
AMERICAN LEGION
HALL - POST 106
Grayling

FRIDAY 7 p.m.
GRAYLING EAGLES CLUB
602 Huron, M72 East



Community Calendar

sponsored by
North Central Area Credit Union

Call the
Grayling Regional
Chamber of Commerce
to include your
public event
348-2921

MARCH 1992		SPRING HAS SPRUNG
THURS. 26	<ul style="list-style-type: none">• EARLY DISMISSAL beginning @ 12:15 at both elementary schools for parent/teacher conferences; elem P/T conf 1:00-4:00; MS P/T conf 1:30-4:30; HS open house 6:30-9:00.• GRAYLING REGIONAL CHAMBER OF COMMERCE "After Hours" @ Holiday Inn, 5:00-7:00 p.m. All chamber member businesses welcome!	
FRI. 27	<ul style="list-style-type: none">• BBB STATE SEMI-FINALS.	
SAT. 28	<ul style="list-style-type: none">• HS STATE SOLO ENSEMBLE FESTIVAL in Traverse City.• BBB STATE FINALS.	
SUN. 29	<ul style="list-style-type: none">• RELAX AND ENJOY the beautiful AuSable or Manistee Rivers during a winter canoe trip.	
MON. 30	<ul style="list-style-type: none">• KINDERGARTEN ROUNDUP Grayling Elementary.• ALZHEIMER'S SUPPORT GROUP @ Meadows of Grayling, 2:30-4:30 p.m. For more information call 348-2801 and ask for Arlene Musakka.	
TUES. 31	<ul style="list-style-type: none">• KINDERGARTEN ROUNDUP Grayling Elementary.• GRAYLING UPTOWN DISTRICT ASSOCIATION breakfast meeting, 8:00 a.m. @ Chief Shoppenagon's Motor Hotel.• KIWANIS LUNCHEON MEETING @ noon, Chief Shoppenagon's Motor Hotel.• GRAYLING PROMOTIONAL ASSOCIATION luncheon meeting @ noon, Copper Kettle Steak House & Lounge.	
APRIL		
WED. 1	<ul style="list-style-type: none">• HAPPY APRIL FOOL'S DAY!• ROTARY LUNCHEON MEETING @ noon, Chief Shoppenagon's Motor Hotel.• WEIGHT WATCHER'S MEETING @ St. Francis Episcopal Church on M-72 West; weigh-in 4:45 pm, meeting 5:30 pm.• COA-Phyllis Brummer will be on hand from 9-11:30 to help Seniors with Medicare & Medicaid problems, or call 348-7123.	

SEE ANYTHING INTERESTING

- ✓ New Car
- ✓ Used Car
- ✓ Motorhome
- ✓ Snowmobile
- ✓ 4-Wheeler
- ✓ Boat

? 7.5%*

*Model year 1989 and newer

CURRENT VARIABLE RATE

North Central Area Credit Union
505 Clyde St., Grayling
(across from Mercy Hospital)
(517) 348-7488 1-800-732-6005

Ask for Membership Details Today
Mon, Tues., Thurs. 9 am to 5 pm
Wednesdays 10 am to 5 pm
Drive thru open at 9 am
Fridays, 9 am to 6 pm

Mercy Hospital's
Radiology Department Staff
Cordially Invite You To Attend An
Open House
To Offer An Opportunity To See The
New, State-Of-The-Art
CT Scanner.

Tours Will Be Given And Refreshments Will Be Served.

Monday, March 30, 1992 • 1 to 4 p.m.
Radiology Department at Mercy Hospital/Grayling

The Addition of an on-site CT Scanner adds to the list of most advanced, "state-of-the-art" diagnostic equipment now available at Mercy Hospital. The first patient to experience the new I.Q. was Dr. Ralph Steffe. Dr. Patrick McNamara, right, and CT Tech Jim Cross assist Dr. Steffe following the procedure.

For More Information Call The Community Relations
Department At 348-0368

MERCY HEALTH SERVICES NORTH
MERCY HOSPITAL/GRAYLING
Caring for the quality of your life.
A division of the Sisters of Mercy Health Corporation

Verse or Worse

By Joe Murphy

Good Memories

I often recall those childhood days
And all those great folks I knew back then
Those folks who made life a joy when I was a boy
Live within my old mind again

There was my mom and dad, those parents I had
Who are always so close in memory
Who thought they passed away many years ago
They're always there in my mind to talk to me

My classmates in our old Frederic school
Are always there as in days of yore
We run and play most every day
Just as we did before

Those kindly folks that took the time
To tell you stories of days gone by
Or sing songs of the old lumberjacks
I'll see and hear in my mind's eye

Sharing and caring was so common
It was just our way of life
So different from our world today
With all its crime and strife

There was a welcome waiting at every door
A friendly face to greet you with a smile
They were the kind of folks who would take the time
To talk to you awhile

How I treasure those good memories
Of all those fine folks I knew back then
And some day in God's promised land
I'll see them all again

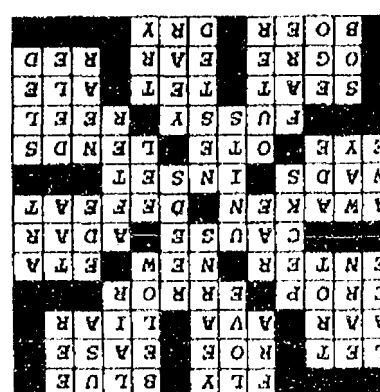
Features



SMALL DOGS AVAILABLE--This black and white mix is housebroken and is waiting along with several other small dogs at the new animal shelter. Cute striped kittens, 2-3 months, are also on hand. Stop by Monday through Saturday, 9 a.m. to 4 p.m., or call 348-4117.

Weekend Crossword

THIS WEEK'S
PUZZLE ANSWER

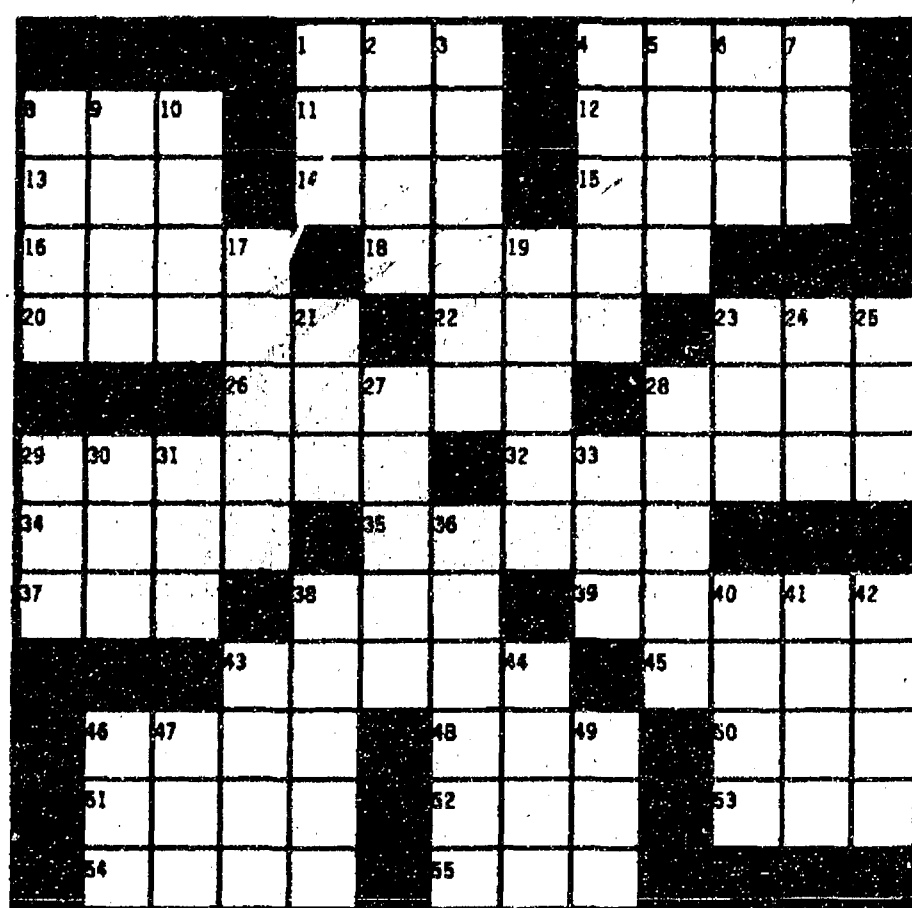


ACROSS

- 1 Insect
- 4 Downcast
- 8 Rent
- 11 ... vs Wade
- 12 Repose
- 13 Swiss river
- 14 Fibber
- 15 Gardner
- 16 Riding whip
- 18 Mistake
- 20 Go into
- 22 Recent
- 23 Greek letter
- 26 Induce
- 28 City in Judah
- 29 Rouse
- 32 Beal
- 34 Lumps
- 35 Panel
- 37 Look at
- 38 Origin, suffix
- 39 Advances
- 43 Finicky
- 45 Stagger
- 46 Chair
- 48 Lunar New Year
- 50 Beerlike beverages
- 51 Monster
- 52 Auricle
- 53 Communist
- 54 Dutch colonial
- 55 Arid

DOWN

- 1 Monk's title
- 2 Tennis term
- 3 Desires
- 4 Under
- 5 Den
- 6 Our country
- 7 Always
- 8 13th wedding anniv.
- 9 Deserve
- 10 Fox
- 17 Dry measures
- 19 March grasses
- 21 Charlotte
- 23 Dutch commune
- 24 Chinese pagoda
- 25 Skill
- 27 Single things
- 28 Following
- 29 Fear
- 30 Road
- 31 Fruit drink
- 33 Snake-like fish
- 36 Put snugly together
- 38 External
- 40 Approach
- 41 Ornith
- 42 Sleigh
- 43 Get along
- 44 Time period
- 46 Cry
- 47 Self
- 49 Attempt



A Look At Our Past from the pages of the Avalanche

23 years ago March 27, 1969

Patricia Christian, 16, daughter of Mr. and Mrs. LeRoy Christian has been selected by the American Legion Auxiliary Unit 106 of Grayling to attend this 29th year of Girls' State on the University of Michigan campus in Ann Arbor from June 15 to 22.

Patricia is a junior at Grayling High School. She was chosen on the basis of her scholastic record.

Two minors from Camp LaVictoire walked away from camp on March 20, and stole Steve Jorgenson's automobile. They were apprehended by the Bridgeport State Police. Crawford County Sheriff's Department reported that they had attempted to take Harold Lee's vehicle and also Albert Fluth's.

The file *This Changing World* made by Carol Wert is scheduled to be a part of this Thursday's Monty Jeff show on WWTW Channel 9, at 7 p.m.

On Wednesday, March 26th also on Channel 9, Wert's film *Boating the AuSable*, will be on the Jerry Chiappetta show.

Leslie Halstead was home from Michigan Tech at Houghton last week to visit his parents, the Claude Halsteads. He left the 24th for his job as civil engineer with the City of Los Angeles. The Halsteads daughter, Carolyn Tabor and daughter, Melinda are also home from Bradenton, Fla., to spend until the end of the month.

Arthur and Joe Wakeley were home from CMU, Mt. Pleasant last week to visit their father, Arthur J., who was in Mercy Hospital for a few days.

Mr. and Mrs. Lloyd Millikin gave a birthday party in celebration of her mother's, Mrs. Otto Failing's birthday anniversary Friday, March 14, and that of her grandson, Richard Calkins, who has seven years old the same day. The affair was at the Failing home.

Mrs. Helen Fisher and sister, Mrs. Lela Demko took Joy Rasmussen and Roxie Fisher Tuesday to Metro Airport in Detroit where the girls flew Wednesday to visit relatives in California. From Detroit Mrs. Fisher and sister went on to Indiana on business for a few days.

Miriam Brozo came home from college at Traverse City and spent the weekend with her parents, Mr. and Mrs. John Brozo and family.

46 years ago March 28, 1946

A group of Frederic sportsmen succeeded in bagging a rare specimen of forest birdlife while on a trip along the Manistee River near Deward a short time ago. The poster telling of the bird is headed, "Pete, the Pine Stump Raven" and continues: Captured on the Manistee River near Deward on March 15, 1946. It is believed by local sportsmen and the

faculty of the U of D (University of Deward) to be the only bird hatched out of a stump and to remain there until captured.

Al Cariveau reopened the AuSable Restaurant Monday after purchasing the business back from H. W. Braun who bought it from Cariveau several months ago.

Lloyd Welch has gone sailing. He left last Tuesday for Detroit.

Y3/c Leo E. Lovely of 506 Elm St., Grayling, received his honorable discharge from the United States Navy at the Naval Personnel Separation Center, at Shoemaker, Calif., on March 18.

Lt. and Mrs. Roy Monty with their daughter, Kay of Kalamazoo visited at the home of Mr. and Mrs. W. E. Kumpula. Lt. Monty and Kumpula were classmates at Northern Michigan College of Education.

Howard Madsen who is the new printer at the Avalanche spent several days in Gaylord last week as the guest of his parents, Mr. and Mrs. Carl Madsen.

J. E. Strong with grandson, Bobby Strong, spent the weekend in Flint. He was accompanied back by Mrs. Strong and Mrs. C. J. Elston, who are spending the week here.

Mr. and Mrs. Ronnow Hanson and daughter Karen Marie, spent Sunday in Traverse City as the guests of Mr. and Mrs. Herb Meyer.

Mr. and Mrs. William H. Joseph of Lansing spent the weekend in Grayling at the home of the former's parents, Mr. and Mrs. A. J. Joseph.

Mr. and Mrs. Carl J. Holmgren of Reed City visited the former's brother, Mr. and Mrs. Paul Holmgren over the weekend.

Mrs. John Burke of Frederic is visiting her daughter, Mrs. Ernest Lovely of Camp Margrethe.

Mr. and Mrs. Richard Lovely of Lake Margrethe left Monday for Mt. Morris to attend the funeral of Mrs. Lovely's niece, Mrs. James LaVictoire. They planned to return Tuesday.

SC3/C Robert J. Papendick is home on a 30-day leave from the Navy visiting his parents, Mr. and Mrs. John Papendick and family. Bob spent two years and four months in the Navy, 20 months of which were spent in the South Pacific. He was in the following invasions: Philippines, Mindanao, Borneo, Tarakan, Leyte, Luzon, and Mindora, and wears four bronze stars. Bob returned to the States on the USS Bluebird, after serving on the LST 1027.

Mr. and Mrs. T. P. Peterson, Mr. and Mrs. Don Gothro and daughter, Karen Jean, and Mr. and Mrs. Edward Martin spent the weekend in Vassar as the guests of Mrs. Peterson's sister, Mr. and Mrs. Evert Safford. Martin left there for Michigan State College to enter the spring term. Mrs. Martin

will remain in Grayling where she is music teacher at the high school.

Pfc. William McLeod has arrived in Grayling with his wife and family following his discharge from the Infantry at Camp Aterbury. Bill spent two years in the Army, 18 months of which were spent in the European Theater of Operations. He landed in New York City on March 20, sailing from Europe on the USS Central Falls.

Mr. and Mrs. Howard Bunker, Peter Bunker, and Mrs. Alfred Hummel spent Saturday in Traverse City.

Harold Rasmussen has bought the Tony Nelson home on Ionia St.

Mr. and Mrs. Ernest Rokas, and son Ernie Jr., of Traverse City are spending a few days at the home of the latter's parents Mr. and Mrs. George Skingley.

Mr. and Mrs. Willard Cornell spent Saturday in Lansing attending the state basketball tournament.

Richard Snyder of Saginaw stopped at the home of Mrs. Oscar Hanson Tuesday for a visit enroute to Alpena.

Marilyn Burch celebrated her 7th birthday on Tuesday, March 26, with a party entertaining 12 boys and girls. The little people played games, with prizes going to Tommy Tompson, Bobby Houghton, Kay Schmidt, Patty Hunter, Bobby Strong, and Jimmy Burch and Marilyn. Marilyn received many lovely gifts and all her young friends enjoyed themselves immensely.

69 years ago March 29, 1923

School was out so Wayne Ewalt, the Avalanche Devil and Fred Bromwell decided that they would visit the latter's father, William Bromwell at Riverside, and would make the trip on skis. They got a bad start when they went to one of the local stores and purchased some catables, among them a large supply of hamburger. This was placed on their handsled and while their backs were turned a dog came along and true to regular dog instincts, smelled the meat and soon had a good portion of it devoured and the remained mopped about in the snow so that it was then only good for dog fodder. The boys finally got to Riverside alright and decided that they would try to spear a few suckers in the river. All went well until their boat struck a snag and capsized spilling the boys into the water. Of course it was wet and cold, but that only added to the interest of the day, for a change of clothing and a hot fire soon had them fit for any other adventure that might turn up. They stayed at the Bromwells a couple days and claim they had a ripping good time.

The confirmation services at the Danish Lutheran Church last Sunday were well attended. Rev. Kjolhede, pastor of that church, administered the rites of confirmation on the following

young men: Albert Schroeder, Russell Robertson, Holger Hanson, Sigrid Johnson, Theodore Johnson.

Comparison of Grayling tax rate with that of other cities. Total tax for all purposes in Grayling were \$30.07 per \$1,000 valuation. In Gaylord, \$36.79 per \$1,000; in West Branch, \$52.50; in Boyne City, \$61; in Charlevoix, \$44.75; in Traverse City, \$41.20; in Cadillac, \$37.12; in Reed City, \$37.95; in Vassar, \$72; and in St. Charles, \$80.

Team makes great record and wins honors: the boys' high school basketball team participated in the district basketball tournament at Petoskey the latter half of last week and succeeded in winning a silver loving cup, the trophy offered as second prize to high school teams in Class C. The scores were Grayling, 30, Gaylord, 10; Grayling, 11, St. Ignace, 7; Grayling, 31, Elk Rapids, 11; Grayling 13, Pellston, 15. Following is a list of players: forwards, Emerson Brown and Lipman Landsberg; guards, Carl Hanson and Clarence Ingalls; and Edgar McPhee, captain and center. Subs: Farnum and Stanley Matson and Wesley LaGrow. Coach Gerald Brown.

Births

The following parents are proud to announce their recent arrivals at Grayling Mercy Hospital:

Scott and Lisa Haskell of Harrison: Danae Lyn, March 6, 1992, 9 lbs., 11.1 ozs.

James and Susan Hollister of Roscommon: Jason Thomas, March 6, 1992, 7 lbs., 15.8 ozs.

Frederick and Marie LaPointe of Roscommon: Jacob Lee and Cassandra Rae, March 6, 1992, Jacob weighed 6 lbs., 1 ozs, and Cassandra weighed 4 lbs. 14 ozs.

Phil and April Weiler of Roscommon: Austin James, March 6, 1992, 9 lbs., 15 1/2 ozs.

Randy Grossman and Jennifer Whitely of Houghton Lake: Lyndsy Anne Grossman, March 9, 1992, 7 lbs., 0.1 oz.

Carl and Robyn Ohsowski of Grayling: Stephan Carl, March 9, 1992, 7 lbs., 0.1 oz.

Randy and Athena Allison of Frederic: Anthony Allison, March 10, 1992, 9 lbs., 4.6 ozs.

Christy McCullough of Grayling: Jennifer Lynn, March 12, 1992, 6 lbs., 7.4 ozs.

STOP IN I Can Use Your
HEAD In My Business.

HUBBARD'S Barber-Styling Shop
212 Huron (N-72 East)

Recommending & Selling RK Products

Mon.-Tues.-Thurs. & Fri. 9 a.m. to 5:30 p.m.

CLOSED WEDNESDAY AND SATURDAY

PHONE 348-8623

Bear Lake Township Budget Hearing

Bear Lake Township will hold a proposed budget hearing for fiscal year 1992-1993 on March 31 at the Bear Lake Township Hall at 7:00 p.m. The proposed budget can be viewed for inspection at the hall on March 27 from 10:00 a.m. until 12:00 p.m.

Marilyn Laskowski, Clerk

NOTICE OF LOVELLS TOWNSHIP ANNUAL MEETING

Notice is hereby given, that the next ANNUAL TOWNSHIP MEETING of the electors of the TOWNSHIP OF LOVELLS will be held at the Township Hall beginning at 1:00 pm on SATURDAY, MARCH 28, 1992.

A budget hearing, covering proposed expenditures and estimated revenues for the General Fund, Fire Fund, Landfill Fund and Liquor Fund, will be held immediately following the Annual Meeting. Copies of the proposed budgets are available at the Township Hall on Tuesday, Wednesday and Thursday.

Cheryl Hopp
Lovells Township Clerk

The Bible Speaks

From The
Calvary Baptist Church

Last Hope

Our Lord Jesus Christ reminded us in Luke 18:9-14 that self-righteous people go to hell, and saved sinners go to heaven. We will all be surprised to find people from many different cultural and religious backgrounds in heaven, and more surprised to see many religious people we highly respect going to hell.

I have personally met many dear saints from different religious backgrounds living in Grayling. Most of us were saved in spite of our religious backgrounds, and not because of them.

Some Baptists are trusting "invitational regeneration," (going forward in church during the invitation), to assume they are saved. Some are trusting "baptismal regeneration" in which salvation is assumed through the waters of baptism. Others are trusting their family background. Many are trusting their own self-righteousness of good works. So all churches and denominations

have deceived people who are trusting the wrong gospel to be saved.

The great apostle Paul said, "But though we, or an angel from heaven, preach any other gospel unto you than that which we have preached unto you, let him be accursed. As we said before, so say I now again, If any [man] preach any other gospel unto you than that ye have received, let him be accursed." (GAL 1:8, 9). Paul placed a curse of damnation upon anyone who preached any gospel except the gospel of the grace of Jesus Christ. "I marvel that ye are so soon removed from him that called you into the grace of Christ unto another gospel." (GAL 1:6). The gospel of God's grace means that salvation is all of God and not of human works. As Paul said, "For I delivered unto you first of all that which I also received, how that Christ died for our sins according to the scriptures: And that he was buried, and that he rose again the third day according to the scriptures." (1 CO 15:3, 4). Salvation comes through personal faith in the

person, work, and word of Jesus Christ alone.

Salvation must be "according to the scriptures." Salvation must be according to "the grace of Christ." "He that hath the Son hath life; [and] he that hath not the Son of God hath not life. These things have I written unto you that believe on the name of the Son of God; that ye may know that ye have eternal life, and that ye may believe on the name of the Son of God." (1JO 5:12, 13). Do you know you have eternal life today? Only by faith in the promises of God's Holy Scriptures can you have such assurance.

Pastor "B"

"The Bible Speaks" is a paid advertisement and does not reflect the views or policies of the Crawford County Avalanche. The factual allegations contained in the column are not verified by the newspaper and the opinions expressed are the sole responsibility of Dr. Robert Barnett, pastor, and the Grayling Calvary Baptist Church.

Group continues push for Christian Help Center

Crawford County Community Christian Help Center held its first permanent board meeting March 10th at St. Francis Episcopal Church. The Crawford County Community Christian Help Center has had a task force in operation since February 1991. This group is comprised of members from various churches as well as human service organizations. The purpose of the group is to establish an ecumenical commonly shared center to provide food, encouragement, education, and support for those in need. The ministerial association has served as an overseer to this project, providing insight to insure structural

soundness.

Some of the accomplishments of the Task Force within the past year are: Creating a vision statement, identifying community needs by assessing the degree of usage of the existing pantries, exploring possible site selections of the center, distribution of surplus food donated by Camp Grayling and made available through the Red Cross, becoming an Ecumenical Board Pro-Tem, establishing numerous funding sources including the Emily George Fund for Human Needs Grant per Sr. Adrian Davis, of the Sisters of Mercy, establishing by-laws, and lastly the

formation of a permanent Board of Directors to carry on the task at hand.

The permanent Board is made up of members from all Crawford County Churches as well as human service organizations.

The officers for the Task Force have been Lorna Myrse and Lloyd Nevins, co-chairs, Dodge Kehoe, treasurer, and LeeAnn Dinkley, secretary.

The new officers for the permanent board will be installed at the next meeting, scheduled for March 24th, 9 a.m., at St. Francis Episcopal Church. Any unrepresented churches will be welcome and appreciated.

Williams earns FSU honor

Kathleen (Mead) Williams, a GHS graduate, was named to the Dean's List at Ferris State University for the winter quarter 91/92. She is majoring in Social Work.

GPA elects new officers

The Grayling Promotional Association held their annual election at the regular meeting at the Copper Kettle on Tuesday noon, March 17. New officers who will take over in June for the next year are Linda Albee, president, Carolyn DiPonio, vice

president, Therese Janes, secretary, and Deb Zelek, treasurer.

The Association is making arrangements for downtown decorating for the spring and Easter holiday season.

Church Directory

A "Perfect" Rose

Sunday
Mark
13:1-3
Monday
Galatians
5:2-26
Tuesday
Acts
11:19-30
Wednesday
Acts
16:11-15
Thursday
Colossians
1:1-14
Friday
Colossians
4:2-18
Saturday
1 Timothy
3:1-13



Look closely at a so-called perfect rose! Scan the petals. You will find they are far from perfect. The uneven shapes, blemishes or misshapen stems will not spoil the delicate color, rich fragrance and sheer beauty of the total flower.

How clearly a rose illustrates that nothing in life is truly perfect! But, rather than discourage us, this should give us fresh confidence and strength.

God did not make the rose perfect--nor did He make us perfect. Yet, He thinks none the less of our faults and blemishes. In His eyes we always have another chance, but it is up to us to take it.

Start by attending the church or synagogue of your choice this week.

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First Baptist Church Of Frederic
Rev. Jim Wright
Sunday School 9:45 a.m.
Morning Worship 11 a.m.
Evening Worship 6 p.m.
Wed. Prayer & Bible Study 7 p.m.

Christ Missionary
Minister H.A. Hennig
4 Mi. East of Frederic
County Rd. 612
Sunday School 10 a.m.
Worship & Praise 11 a.m.
Sun. Evening Service 6 p.m.
Wed. Prayer, Bible Study 6 p.m.

Christian Science Society
209 First St. - Suite 103 - Gaylord
Sunday Service 10:30 a.m.
April through October
2nd Wednesday 8 p.m.

Michelson Memorial
United Methodist Church
Minister Dr. Dennis N. Paulson
400 Michigan Ave.
Church School 11:15-12:15
Worship Services 10 a.m.
Bible Study (Wed.) 10 a.m.
Senior Choir (Thurs.) 7 p.m.

Seventh Day Adventist
Pastor David Stramel
Phone 348-4445
Services held Saturday at Camp AuSable
in 1st building on the right off new
entrance road.
Church Service 9:30 a.m.
Sabbath School 10:30 a.m.
Prayer Meeting Tues 7 p.m.

Grayling Assembly of God
Rev. Ron Voelker, Pastor
Old 27 North, 701 Grayling Rd.
Church - 348-8885
Parsonage 348-2588

Sunday School 10 a.m.
Morning Worship 11 a.m.
Evening Service 6 p.m.
Wednesday - Family Night
Adult-Youth-Children Sessions 7 p.m.

Heritage Baptist
Pastor Jim Van Lier 348-7699
1841 Hartwick Pines Rd.
1/4 mile west of I-75
Sunday School 9:45 a.m.
Morning Worship 11 a.m.
Evening Worship 6 p.m.
Wednesday 7 p.m.

St. John Evangelical
Lutheran (ELCA)
Rev. Robert A. Gordon
710 Spruce St. - Phone 348-5224
Summer Schedule May 26-Sept. 1
Worship 8:30 - 10:30 a.m.
Choir Rehearsal (Tue.) 7 p.m.
No Choir July & August

Reorganized Church
Of Jesus Christ
Of Latter Day Saints
Pastor Lacey Stephan, Jr.
Corner of North Down River Rd.
and South Millikin Rd.
Church School 9:45 a.m.
Praying 11 a.m.
Midweek Service Prayer 7 p.m.

Gaylord Christian Reformed
Rev. V. Schaap
415 Ohio North
Sunday School 9:45 a.m.
Morning Worship 11 a.m.
Evening Service 6 p.m.
Wednesday Bible Study 7:30 p.m.

St. Mary's Catholic Church
Fr. Michael Conner - 348-7291
702 Peninsular - 348-7657
Saturday 9 & 11 a.m.
Sunday 9 & 11 a.m.

Weekday Mass
Tuesday 8 a.m.
Wednesday 10 a.m.
Thursday 8 a.m.
Friday 8 a.m.
Confession Saturday 4 p.m.

Christian Science Society
Zone 11, 106 James St.
Houghton Lake
Sunday Ser. & Sunday School 11 a.m.
1st Wednesday (April-Oct.) 7:30 p.m.

Lowells Chapel
Pastor Gary Hopp
Sunday School 10 a.m.
Chapel Service 11 a.m.

Calvary Baptist Church
Dr. Robert Barnett, Pastor
M-72 West
Sunday School 9:45 a.m.
Worship Service 10:30 a.m.
Evening Worship 6 p.m.
Mid-Week Services
Prayer & Awana Club (Wed) ... 7 p.m.

Church of Christ
Gordon French Minister
Old US 27 at Skyline Rd.
348-8573
Sunday School 10:15 a.m.
Communion & Preaching 11 a.m.
Sunday Evening 6 p.m.

Bear Lake Christian
M-72 & East Bear Lake Rd.
Sunday School 9 a.m.
Sunday Service 10 a.m.

The Church of Christ
with the Eliza Message
Pastor Dohn E. Weaver
7662 Kelly Ave. - Frederic
Sunday Worship 10 a.m.
Sunday Worship 7 p.m.
Wed. Prayer Service 7 p.m.

Abundant Life Tabernacle
Pastor Don Brigham
211 Shallenbarger St.
Grayling, Mich.
Sunday Morning 10 a.m.
Wednesday Evening 7 p.m.

Grayling Baptist Church
Affiliated with S.B.C.
Pastor, David Mossman
Meeting at 501 Michigan Avenue
(517) 348-2557

Sunday Bible Study 9:45 a.m.
Morning Worship 11 a.m.
Evening Worship 6 p.m.
Wednesday Services 7 p.m.

AuSable Valley Church of God
6330 Johnson - Frederic
Sunday School 10:5 a.m.
Morning Worship 11 a.m.
Evening Services 7 p.m.
Wednesday Prayer Service 7 p.m.
Potluck Fellowship 2nd Sunday
each month after morning service.

Free Methodist
Joseph Carpenter - Pastor
6652 W. Kalkaska Rd.
(M-72 West) Phone 348-5362
Sunday School 10 a.m.
Morning Service 11 a.m.
Evening Service 6 p.m.
Prayer Meeting (Wednesday) ... 7 p.m.

Mt. Hope Evangelical
Lutheran - Missouri Synod
Rev. Daniel E. Lochner, Pastor
905 Old U.S. 27 North
At the junction of M-93 & Old 27
Sunday School 9 a.m.
and Adult Bible Class 9 a.m.
Sunday Worship 10:30 a.m.

St. Francis' Episcopal
Vicar: The Rev. Derik J. Roy, Jr.
M-72 West-Office 348-5850
Rectory-348-2682
Sunday Holy Eucharist 8:30 & 10:30 a.m.
Morning Prayer Service 10:30 a.m.
(The Second Sunday of each month)
Healing Service 5th Sunday of the month
Adult & Children's Sunday School 9:30 a.m.
Sunday nursery care provided 10:30 a.m.
Adult Choir practice (Monday) 7 p.m.

St. Martin's Ev. Lutheran (Weis)
Herbert R. Filter-Pastor
For information call 275-4661
Services held at the Rosecommon
Community Center, Monday nights at 7
p.m., 510 South St., Rosecommon, MI.

This Church Directory is sponsored by the following community-minded individuals and businesses

AIR WAY AUTOMATION
Specialized Machinery • 348-5176
2268 S. Millikin Rd. - Grayling

CLYDE'S
PLUMBING & HEATING
Licensed Plumbing & Heating Contractor
Clyde & Deanne Weiss
348-9717 • 204 Ionia • Grayling

M & M CRAFTS &
MARY'S CORNER BOOK SWAP
Mary Coy & Bill Coy
100 Michigan • 348-4731

MERCY HOSPITAL
GRAYLING
"Caring for the Quality of Your Life"
1100 Michigan Ave.
Grayling • 348-5461

HARDEE'S
Pat Evans, Mgr. & Staff
Bus. I-75 across from Grayling Holiday Inn

HAMRICK REAL ESTATE CO.
J. Lee Hamrick, Owner-Broker
I-75 Bus. Loop • across from "Golden Arches"
348-5433
Home • 348-8336

THAYER MACHINE SHOP
Dan Thayer & Employees
4501 Riverview Road
Grayling • 348-5283

CONTINENTAL RENTAL
Guy Thurston, Mgr.
TV & Appliances • Rent-to-own
Grayling • 303 James • 348-2499

HON. ALTON T. DAVIS
Circuit Court Judge

CENTURY 21 RIVER
COUNTRY REAL ESTATE, INC.
Sandy & Randy Thompson
5688 M-72 West • 348-5474

RIDLEY'S ANTIQUES
Specializing in Carnival Glass
Collectibles • Primitives
6930 M-72 West • Grayling • 348-5907
Hours: 9:00 a.m. - 6:00 p.m.

Your Hometown
PIZZA HUT
400 State St.
Grayling • 348-5565

LONE PINE RESTAURANT
505 McClellan I-75 Bus. Loop No.
Grayling • Phone 348-7312

ROCHETTE'S IGA
Dennis Rochette & Employees
348-9612 • 508 Cedar • Grayling

SUPERIOR JANITORIAL
SERVICES, INC.
Commercial Cleaning Service
Phone 348-2114

ERNIE'S FLEA MARKET
Open 7 days, Year-round • 348-5635
7 miles west of Grayling on M-72

STEPHAN WOOD PRODUCTS
605 Huron • Grayling, Mich

MOORE'S AUTOMOTIVE
348-6371 • 201 James • Grayling

NORTHOPEDICS, P.C.
ORTHOPEDIC SURGERY
Robert L. Halter D.O. • John M. Thiel D.O.
Louis S. Habryl D.O. • Michael J. Forness D.O.
1200 N. Down River Rd. • Grayling
Phone 517-348-2896

GRAYLING GLASS COMPANY
Ken & Carol Taskey
503 McClellan • Grayling • 348-6641

DON KERNSTOCK
LICENSED BUILDER
New Home Construction
Remodeling • Garages
348-8945 • Grayling

COMFORT CENTER
"We Furnish the Comfort...
the Rest is Up to You!"
The Miracle Mile • Grayling • 348-2961

JANSEN'S
Plumbing • Heating • Appliances
1 Block North of Downtown
348-5571 • 501 Cedar • Grayling
30 Years in Grayling

NORTHLAND AREA
FEDERAL CREDIT UNION
2405 So. Grayling Rd. (next to Kmart)
Grayling • Phone 348-5441

HOSPITALITY
HOUSE MOTEL
348-8900 • I-75 Bus. Loop No. • Grayling

SANGKYU SHIN, M.D.
Obstetrics & Gynecology
1200 N. Down River Rd. • Grayling, MI 49738
517-348-2806

BEN FRANKLIN
FAMILY CENTER
Fabrics • Apparel • Shoes • Hardware
Auto • Toys • Electronics • TV's
348-2900 • Grayling, MI 49738

HOLIDAY INN
2600 I-75 Bus. Loop South
348-7611 • Grayling, Mich. 49738

DAVIS JEWELRY
"Guaranteed Watch, Jewelry and Ring
Repair in Our Own Shop"
235 Michigan Ave. • Grayling, MI 49738

OLD KENT BANK
OF GAYLORD
Old US-27 North • Grayling • 348-5435

CHEMICAL BANK NORTH
2500 I-75 Bus. Loop • 348-6511
Grayling, Michigan 49738

MCDONALD'S RESTAURANT
"McDonald's and You"
Breakfast served until 11 a.m. on Sundays
I-75 Bus. Loop South • Ph. 348-2289
Grayling, Michigan 49738

SORENSEN AGENCY &
ASSOCIATES, INC.
Complete Insurance Service
348-6711 • 5688 M-72 West • Grayling

RUTTER'S ACE
LUMBER & BUILDING CENTER
6372 M-72 West • Grayling
Ph. 517/348-2861 or 517/348-2862

ELIAS BROTHERS'
BIG BOY RESTAURANT
Stop in after Church for Brunch
348-7654 • 2222 So. Grayling Rd.

CORNELL REALTY, INC.
CORNELL AGENCY, INC.
REALTY ESTATE & INSURANCE
I-75 Bus. Loop South • Grayling, Mich
Phone 348-6761 and 348-4881

CARLISLE PADDLES, INC.
348-9886 • 4582 E. Down River Rd.
Grayling, Mich. 49738

McLEAN'S ACE HARDWARE
Complete Hardware • Giftware
Sporting Goods
348-2931 • 209 South James • Grayling

GRAYLING REEL, INC.
4622 West Young Road
Phone 348-5071 • Grayling

DOORWAYS OF THE NORTH
Entrance Doors Made in Grayling
Grayling, Mich. • 348-5426

MAC'S DRUG STORE
"Your Friendly Rexall Store"
122 Michigan Ave. • Grayling • 348-2161

CRAWFORD COUNTY
ABSTRACT & TITLE
108 Burton Court • Grayling • 348-9836

This Church Directory is used
by residents and visitors.
If you wish to show your
support for area churches, call
the Avalanche, 348-6811, to be
included on this page.

TOWNSHIP OF GRAYLING
TOWN 28 NORTH RANGE 4 WEST

Lot No.	Description of Land	Tax Year	Sale Amount
524	042-022-001-000-00 A PART OF LOT 1, SEC 22 T28N R4W, BEGINNING AT THE NW COR. OF LOT 46 OF OAK ACRES PARK PLAT & RUNNING TH S 8 1/2 DEG W 1/2 OF LOT 46 & 45 OF LOT 47 TO THE SW COR. OF SAID LOT 45 TH S 89 DEG 45MIN 18 1/2 FT. TO ELY R.O.W. LINE OF PUBLIC RD. TH N 24 DEG 23MIN 18 1/2 FT. TO ELY R.O.W. LINE OF SAID RD. 133.3 FT. TO N 89 DEG 45MIN 118.8 FT. TO P.O.B. 41 AC.	1989	825.54
525	042-022-003-180-00 COMM. AT A PT ON ELY SHORE OF LAKE MARGARET 779.8 FT. SWLY OF INTERSECTION OF W 1/2 OF GOV'T LOT 3 SEC 22 T28N R4W & SO. ELY SHORE TH 18.4 DEG 20MIN 6 SEC W 1/2 OF LOT 46 & 45 OF LOT 47 TO ELY SHORE OF LAKE MARGARET TH NELY ALONG SAID SHORE 120 FT. TO P.O.B. CONTAINING 2 1/2 ACRES 254.4 AC.	1989	1230.24
526	042-035-011-020-00 W/2 OF N/2 OF SW/4 OF SW/4 10 A.	1989	761.42
527	042-035-011-020-00 S/2 OF SW/4 OF SW/4 OF SEC 35 T28N R4W 20A	1989	754.06

TOWNSHIP OF GRAYLING
AUSABLE WOODS NO 4

Lot No.	Description of Land	Tax Year	Sale Amount
563	045-143-000-085-00 LOT 86 AU SABLE WOODS #4	1989	140.41
564	045-143-000-103-00 LOT 103 AU SABLE WOODS #4	1989	157.73
565	045-143-000-145-00 LOT 145 AU SABLE WOODS #4	1989	202.55
566	045-144-000-168-00 LOT 168 AU SABLE WOODS #5	1989	209.09
567	045-144-000-177-00 LOT 177 AU SABLE WOODS #5	1989	170.58
568	045-144-000-179-00 LOT 179 AU SABLE WOODS #5	1989	170.58

TOWNSHIP OF GRAYLING
FIRST ADDITION TO OAK HILL PARK

Lot No.	Description of Land	Tax Year	Sale Amount
619	045-021-001-009-00 LOT 9 EXCEPT THE EAST 33.33 FT. THEREOF AND ALSO LOT 84-8-7 & 8 BLK 1 FIRST ADD. OAK HILL PARK	1989	327.74
620	045-040-000-000-00 LOT 9 PINECREST	1989	1075.25
621	045-040-000-011-00 LOT 11 PINECREST	1989	1737.63
622	045-060-000-010-00 LOT 10 PINEHURST	1989	921.97
623	045-060-000-025-00 LOTS 25 & 26 PINE POINT	1989	819.20
624	045-700-000-027-00 LOTS 27 & 28 PINE POINT	1989	80.65

TOWNSHIP OF GRAYLING
THENDARA

Lot No.	Description of Land	Tax Year	Sale Amount
672	046-820-000-007-00 LOT 7 TIMBERIDGE ESTATES	1989	694.36
673	046-821-000-020-00 LOT 20 TIMBERIDGE ESTATES - #2	1989	362.51
674	046-821-000-023-00 LOT 23 TIMBERIDGE ESTATES - #2	1989	469.50
675	046-821-000-026-00 LOT 26 TIMBERIDGE ESTATES - #2	1989	578.51
676	046-821-000-029-00 LOT 29 TIMBERIDGE ESTATES - #2	1989	482.08

TOWNSHIP OF LOVELLS
TOWN 28 NORTH RANGE 1 WEST

Lot No.	Description of Land	Tax Year	Sale Amount
704	042-019-001-020-00 A PART OF LOT 12 OF NE 1/4, KNOWN AS PARCEL C, COMM. 417.4 FT. W. 322.4 FT. N. OF SE 1/4 OF NE 1/4, TH S 89 DEG 45MIN 18 1/2 FT. TO ELY R.O.W. LINE OF PUBLIC RD. TH N 24 DEG 23MIN 18 1/2 FT. TO ELY R.O.W. LINE OF SAID RD. 133.3 FT. TO N 89 DEG 45MIN 118.8 FT. TO P.O.B. 41 AC.	1989	825.54
705	042-019-001-020-00 A PART OF LOT 12 OF NE 1/4, KNOWN AS PARCEL C, COMM. 417.4 FT. W. 322.4 FT. N. OF SE 1/4 OF NE 1/4, TH S 89 DEG 45MIN 18 1/2 FT. TO ELY R.O.W. LINE OF PUBLIC RD. TH N 24 DEG 23MIN 18 1/2 FT. TO ELY R.O.W. LINE OF SAID RD. 133.3 FT. TO N 89 DEG 45MIN 118.8 FT. TO P.O.B. 41 AC.	1989	825.54

TOWNSHIP OF LOVELLS
TOWN 28 NORTH RANGE 2 WEST

Lot No.	Description of Land	Tax Year	Sale Amount
730	042-020-015-020-00 PARCEL G, PART OF SEC 22 OF SW 1/4 OF SEC 22 T28N R4W, BEGINNING AT THE NW COR. OF LOT 46 OF OAK ACRES PARK PLAT & RUNNING TH S 8 1/2 DEG W 1/2 OF LOT 46 & 45 OF LOT 47 TO THE SW COR. OF SAID LOT 45 TH S 89 DEG 45MIN 18 1/2 FT. TO ELY R.O.W. LINE OF PUBLIC RD. TH N 24 DEG 23MIN 18 1/2 FT. TO ELY R.O.W. LINE OF SAID RD. 133.3 FT. TO N 89 DEG 45MIN 118.8 FT. TO P.O.B. 41 AC.	1989	1012.20
731	042-020-015-020-00 PARCEL G, PART OF SEC 22 OF SW 1/4 OF SEC 22 T28N R4W, BEGINNING AT THE NW COR. OF LOT 46 OF OAK ACRES PARK PLAT & RUNNING TH S 8 1/2 DEG W 1/2 OF LOT 46 & 45 OF LOT 47 TO THE SW COR. OF SAID LOT 45 TH S 89 DEG 45MIN 18 1/2 FT. TO ELY R.O.W. LINE OF PUBLIC RD. TH N 24 DEG 23MIN 18 1/2 FT. TO ELY R.O.W. LINE OF SAID RD. 133.3 FT. TO N 89 DEG 45MIN 118.8 FT. TO P.O.B. 41 AC.	1989	1012.20

TOWNSHIP OF LOVELLS
WARBLERS HIDEAWAY

Lot No.	Description of Land	Tax Year	Sale Amount
790	042-020-015-020-00 PARCEL G, PART OF SEC 22 OF SW 1/4 OF SEC 22 T28N R4W, BEGINNING AT THE NW COR. OF LOT 46 OF OAK ACRES PARK PLAT & RUNNING TH S 8 1/2 DEG W 1/2 OF LOT 46 & 45 OF LOT 47 TO THE SW COR. OF SAID LOT 45 TH S 89 DEG 45MIN 18 1/2 FT. TO ELY R.O.W. LINE OF PUBLIC RD. TH N 24 DEG 23MIN 18 1/2 FT. TO ELY R.O.W. LINE OF SAID RD. 133.3 FT. TO N 89 DEG 45MIN 118.8 FT. TO P.O.B. 41 AC.	1989	43.74
791	042-020-015-020-00 PARCEL G, PART OF SEC 22 OF SW 1/4 OF SEC 22 T28N R4W, BEGINNING AT THE NW COR. OF LOT 46 OF OAK ACRES PARK PLAT & RUNNING TH S 8 1/2 DEG W 1/2 OF LOT 46 & 45 OF LOT 47 TO THE SW COR. OF SAID LOT 45 TH S 89 DEG 45MIN 18 1/2 FT. TO ELY R.O.W. LINE OF PUBLIC RD. TH N 24 DEG 23MIN 18 1/2 FT. TO ELY R.O.W. LINE OF SAID RD. 133.3 FT. TO N 89 DEG 45MIN 118.8 FT. TO P.O.B. 41 AC.	1989	43.74

TOWNSHIP OF MAPLE FOREST
TOWN 28 NORTH RANGE 3 WEST

File No.	Description of Land	Tax Year	Sale Amount	Sale No.
829	020-009-003-020-00 PARCEL D-COMM AT NW COR OF SW1/4 OF NE1/4 OF SEC 9 T28N R33W COR TH N 89 DEG 20 MIN E SEC 127 TH N 0 DEG 40 MIN S 16 CONDS 153.69 FT TO THE POB. 2.63 AC.	1980	143.92	
830	020-015-013-020-00 R1E 1/4 OF SE 1/4 P-28-3 40 98 A	1980	746.48	
831	020-009-016-025-00 TRACT Q-1-21 P-3 THE S/2 OF SE1/4 OF SE1/4 SEC. 128N R33W. 2.5 AC.	1980	820.13	
832	020-015-005-025-00 TRACT A-1-121 P-3 THE NW1/4 OF THE NW1/4 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 2.5 AC.	1980	786.65	859
833	020-015-005-030-00 TRACT B-1-121 P-3 THE SW1/4 OF THE NW1/4 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 2.5 AC.	1980	137.22	
	020-015-005-035-00 TRACT C-1-121 P-3 THE NW1/4 OF THE NW1/4 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 2.5 AC.	1980	137.22	
835	020-015-005-040-00 TRACT D-1-121 P-3 THE SW1/4 OF THE SW1/4 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 2.5 AC.	1980	137.22	861
836	020-015-005-045-00 TRACT E-1-121 P-3 THE NW1/4 OF THE W1/2 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 10.02 AC.	1980	244.35	862
837	020-015-005-065-00 TRACT F-1-121 P-3 THE E/2 OF THE E/2 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 10.05 AC.	1980	242.35	863
838	020-015-005-080-00 TRACT G-1-121 P-3 THE E/2 OF THE E/2 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 10.12 AC.	1980	650.25	864
839	020-015-005-100-00 TRACT H-1-121 P-3 THE N/2 OF THE N/2 OF THE NW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 10.05 AC.	1980	431.82	865
840	020-015-005-105-00 TRACT I-1-121 P-3 THE S/2 OF THE N/2 OF THE SW1/4 OF THE NW1/4 OF SEC. 15 T28N R33W. 10.01 AC.	1980	392.98	866
841	020-015-001-005-00 PARCEL SAS PART OF THE NE1/4 OF NE1/4 OF SEC 10 T28N R33W THE POB AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	867
842	020-015-001-010-00 PARCEL SBS PART OF THE NE1/4 OF NE1/4 OF SECTION 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	868
843	020-015-001-020-00 PARCEL SDS PART OF THE NE1/4 OF NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	869
844	020-015-001-025-00 THE S/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	870
845	020-015-001-030-00 THE N/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	871
846	020-015-001-035-00 THE E/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	872
847	020-015-001-040-00 THE S/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	873
848	020-015-001-045-00 THE N/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	874
849	020-015-001-050-00 THE E/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	875
850	020-015-001-055-00 THE S/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	876
851	020-015-001-060-00 THE N/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	877
852	020-015-001-065-00 THE E/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	878
853	020-015-001-070-00 THE S/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	879
854	020-015-001-075-00 THE N/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	880
855	020-015-001-080-00 THE E/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	881
856	020-015-001-085-00 THE S/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	882
857	020-015-001-090-00 THE N/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	883
858	020-015-001-095-00 THE E/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	884
859	020-015-001-100-00 THE S/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	885
860	020-015-001-105-00 THE N/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	886
861	020-015-001-110-00 THE E/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	887
862	020-015-001-115-00 THE S/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	888
863	020-015-001-120-00 THE N/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	889
864	020-015-001-125-00 THE E/2 OF PARCEL SMS; PART OF THE NE1/4 OF THE NE1/4 OF SEC 10 T28N R33W COMM AT THE NE COR OF SAID SECTION TH N 89 DEG 38 MIN E SEC 127 TH N 0 DEG 44 MIN S 16 CONDS 153.69 FT TO THE POB CONTAINS 4.76 ACRES OF LAND.	1980	1021.00	890

TOWNSHIP OF MAPLE FOREST
TOWN 28 NORTH RANGE 3 WEST

[illegible]

TOWNSHIP OF MAPLE FORES
TOWN 28 NORTH RANGE 3 WEST

[illegible]T TOWNSHIP OF SOUTH BR
TOWN 25 NORTH RANGE 1 WE

TOWN 25 NORTH RANGE 2 WEST				
	Sale No.	Description	Tax Amount	Sale Amount
	102	LINE 132 TO POB SE 1/4 OF NE 1/2	1960	534.44
0	061-032-003-020-00	N2 OF THE NW 1/4 OF THE SW 1/4 OF NE 1/4		
1	SEC 3, T25N R2W, 1/4 ACRES ML			
2	1960			600.73
3	061-032-010-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
4	SEC 3, T25N R2W, 1/4 ACRES ML			
5	1960			600.73
6	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
7	SEC 3, T25N R2W, 1/4 ACRES ML			
8	1960			600.73
9	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
0	SEC 3, T25N R2W, 1/4 ACRES ML			
1	1960			600.73
2	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
3	SEC 3, T25N R2W, 1/4 ACRES ML			
4	1960			600.73
5	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
6	SEC 3, T25N R2W, 1/4 ACRES ML			
7	1960			600.73
8	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
9	SEC 3, T25N R2W, 1/4 ACRES ML			
0	1960			600.73
1	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
2	SEC 3, T25N R2W, 1/4 ACRES ML			
3	1960			600.73
4	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
5	SEC 3, T25N R2W, 1/4 ACRES ML			
6	1960			600.73
7	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
8	SEC 3, T25N R2W, 1/4 ACRES ML			
9	1960			600.73
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1	SEC 3, T25N R2W, 1/4 ACRES ML			
2	1960			600.73
3	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
4	SEC 3, T25N R2W, 1/4 ACRES ML			
5	1960			600.73
6	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
7	SEC 3, T25N R2W, 1/4 ACRES ML			
8	1960			600.73
9	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
0	SEC 3, T25N R2W, 1/4 ACRES ML			
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3	SEC 3, T25N R2W, 1/4 ACRES ML			
4	1960			600.73
5	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
6	SEC 3, T25N R2W, 1/4 ACRES ML			
7	1960			600.73
8	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
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0	1960			600.73
1	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
2	SEC 3, T25N R2W, 1/4 ACRES ML			
3	1960			600.73
4	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
5	SEC 3, T25N R2W, 1/4 ACRES ML			
6	1960			600.73
7	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
8	SEC 3, T25N R2W, 1/4 ACRES ML			
9	1960			600.73
0	061-032-013-060-00	A PART OF THE W 1/4 COR OF SEC 3, T25N R2W, 1/4 ACRES ML		
1	SEC 3, T25N R2W, 1/4 ACRES ML			
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8	1960			600.73
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3	1960			600.73
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8	1960			600.73
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9	SEC 3, T25N R2W, 1/4 ACRES ML			
0	1960			600.73
1	061-032-013-060-00			

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[illegible]RANCH TOWNSHIP OF SOUTH DAKOTA
TOWN OF NORTH DAKOTA[illegible]BRANCH TOWNSHIP OF SOUTH
WEST TOWN OF NORTH BAY[illegible]

Important Notice Relative To Delinquent Taxes

Because the list of Delinquent tax lands for tax sale advertising must necessarily be made up several months ahead of time in order to get it in the printer's hands, several descriptions are included in the Crawford County list on which taxes have been paid.

IF YOUR 1989 AND PRIOR YEARS TAXES HAVE BEEN PAID YOUR LAND CANNOT BE SOLD IN THE MAY 5, 1992 TAX SALE.

If you have not paid your taxes and your land is listed for sale, you must pay at any time up until Monday, May 4, 1992.

We shall be glad to answer any other questions you may have about the tax sale here at the Treasurer's Office.

Joseph V. Wakeley
Crawford County Treasurer

Government

Grayling Township Board Regular Meeting March 10, 1992

Members present: M. McNamara, J. Medler, R. O'Mara, M. Ashton, A. Stancil. Members absent: None. Others present: Tracy Libby, Tara Bertalan, Arnold Randall, Petra Hellthaller. Supervisor Stancil opened the meeting at 7:30 p.m.

Motion by McNamara/Medler, carried, to approve minutes of February 11, 1992, with a correction in Item 6 that the seminar tabled was not Telephone Skills but Business Grammar and Usage. All ayes.

Motion by Ashton/Medler, carried, to receive the Treasurer's report for February as presented. All ayes.

CORRESPONDENCE: (No action required) Crawford AnSable School District Board Happenings at 2-17-92; Consumers Power regarding clearance of trees near electric lines, C. Board of Comm. minutes for 1-29-92, City Mgt. to Crawford County regarding Landfill Use Agreements.

BUSINESS: Motion by McNamara/O'Mara, carried, to request Market Value Adjustment Report from Manulife on employee pension plan. All ayes.

Motion by McNamara/O'Mara, to remove Business Grammar and Usage Seminar from table. All ayes. Discussion, no action.

Motion by Ashton/Medler, carried, to authorize Stancil to attend Michigan Land Use Law in the 90s Seminar in Traverse City on April 29, 1992. Roll call: All ayes.

Motion by McNamara/Medler, carried, to accept Richard Ferrigan's bid to construct a two piece portable work station for the Treasurer's office and, also, purchase of a security cash drawer for said unit. Roll call: All ayes.

Discussion of bid from L.H.J. Associates for computer hardware and Manatron software to computerize the appraisal system in the assessing dept. Questions on the necessity of two additional computers. No action.

Motion by O'Mara, support by Ashton, to accept the recommendation of the Planning Commission and adopt the revised Grayling Township Zoning Ordinance, to be known as ORDINANCE 92-2, which will become effective April 20, 1992. Current Grayling Township Zoning Ordinance 83-4 will be repealed on April 20, 1992. Ayes: five, Nays: none, motion carried.

No communication to date from Lee Riley regarding statistics needed to determine the Township's voluntary contribution to the project converting the DNR garage on Michigan Avenue to an ambulance housing facility. Stancil will follow-up.

O'Mara requested that the AT & T representative be asked to attend the April 14th meeting to discuss the proposed office telephone system.

Reports: Supervisor reported light turnout for the March 10 and 11 Board of Review. Building Department: Written on file.

Motion by Medler, support by McNamara, to accept the recommendation of the Grayling Township Election Commission and authorize alteration of the Grayling Township Election Precinct boundary lines to coincide with the 1992 revised Crawford County Commissioners Districts.

Pct. 301 District 6
Pct. 302 District 2
Pct. 303 District 4
Pct. 304 District 5

Alteration will be in effect for the 1992 August Primary.

Ayes: five, Nays: none. Motion carried. Medler suggested the Board consider contributing to a community project in the form of capital improvements, perhaps youth oriented. Consensus: The Board would be pleased to consider any ideas presented.

Medler requested Stancil to inquire regarding Camp Lehman's community notification procedure for escapes.

Motion by O'Mara, support by Ashton, to approve bills on vouchers 14572, 14581 through 14604, Board and Commission fees of \$416 and Guardian auto check for \$200.20 for a total of \$7,721.67. Roll call: Ayes: five, Nays: none. Motion carried.

Motion by Medler/O'Mara, carried, to adjourn.

Monica S. Ashton, CMC
Grayling Township Clerk

FREE BIBLE CORRESPONDENCE COURSES
Send name, address, and age to
Calvary Baptist Church
Rt. 4 Box 4103-C, Grayling, MI 49738
or call (517) 348-4966

GRAYLING TOWNSHIP NOTICE

The Grayling Township Planning Commission will meet at 7:00 pm, Tuesday, March 31, 1992, in the Conference Room of the Grayling Township Hall, 2090 Viking Way (M-72 West) to hold a public hearing regarding the following request:

Case 92-2: Donald D. Howse, petitioner
Property Code: 20-044-030-004-040-01 and
20-044-030-004-100-00
Location: Koch Road off M-93 North
Sec. 30, T27N, R3W, 13 acres m.v.

A request to rezone from Recreational Forest (R-F) to Industrial (I) for the purpose of auto salvage and repair as a Conditional Use.

Case files and zoning map may be examined at the Township Office during regular business hours.

Correspondence concerning the request should be directed to Grayling Township, P.O. Box 521, Grayling, MI. 49738. Telephone: (517) 348-4361.

Monica S. Ashton, C.M.C.
Grayling Township Clerk

NOTICE TO BIDDERS CRAWFORD COUNTY ROAD COMMISSION

Sealed proposals will be received by the Board of Crawford County Road Commissioners at their office, 500 Huron Street, Post Office Box 648, Grayling, Michigan 49738 or FAX to 517-348-6933 until 10:00 am, Friday, March 27, 1992, for the following:

- One (1) each Diesel Tandem Truck Cab/Chassis
- Two (2) each 12' hopper type spreader boxes
- One (1) each 12' mold board underbody scraper
- One (1) each snow plow frame and hoist
- Set up and equip, including all hydraulic pumps, valves and piping, on one highway maintenance truck.

Specifications may be obtained at the Road Commission office on or after March 2, 1992.

BIDS MUST BE IN A SEALED ENVELOPE MARKED AS TO CONTENTS.

The Board reserves the right to reject any and all bids and to make the award deemed in the best interest of the Crawford County Road Commission.

BOARD OF ROAD COMMISSIONERS
OF CRAWFORD COUNTY

Norman Parker, Chairman
Clyde Anthony, Member
Kenneth Chapp, Member

27-5-12-19-26

NOTICE LOVELLS TOWNSHIP BOARD MEETINGS

As required by the provisions of the OPEN MEETING ACT PA 267, the Lovells Township Board hereby lists and posts the dates, times and places of all of its regular meetings during the 1992-1993 fiscal year as follows:

- All regular board meetings will be held at the Lovells Township Hall.
- All regular board meetings will be held the second Tuesday of each month and will commence promptly at 7:00 pm on the following dates:
April 14, 1992
May 12, 1992
June 9, 1992
July 14, 1992
August 11, 1992
September 8, 1992
October 13, 1992
November 10, 1992
December 8, 1992
January 12, 1993
February 9, 1993
March 9, 1993

ANNUAL MEETING March 27, 1993, at 1:00 pm.
LOVELLS TOWNSHIP ZONING BOARD will meet on April 6, 1992 and October 5, 1992.

ZONING BOARD OF APPEALS will meet April 6, 1992 and October 5, 1992.

BOARD OF REVIEW will meet with taxpayers on March 8, 1993 and March 9, 1993.

All changes and special meetings will be posted eighteen (18) hours in advance.

Cheryl Hopp
Lovells Township Clerk

TOWNSHIP OF SOUTH BRANCH INDIAN GLENS OF THE AU SABLE UNIT

Sale No.	Description of Land	Tax Year	Sale Amount
1040	004-400-000-001-00 INDIAN GLENS OF THE AU SABLE UNIT #9 LOT #901	1989	45.19
1041	004-400-000-741-00 INDIAN GLENS OF THE AU SABLE UNIT #9 LOT #741	1989	335.51
1042	004-400-000-764-00 INDIAN GLENS OF THE AU SABLE UNIT #9 LOT #764	1989	88.37
JOH-LYN-DAN HILLS			
1043	004-420-000-018-00 JOH-LYN-DAN HILLS LOT 18	1989	78.32
1044	004-420-000-021-00 JOH-LYN-DAN HILLS LOT #21	1989	31.88
JONASSEN SUBDIVISION			
1045	004-440-000-014-00 LOT 14 OF JONASSEN SUB	1989	190.59
JONASSEN SUBDIVISION NO 2			
1048	004-440-000-031-00 JONASSEN SUB #2 - PART 31-B LOT #31 EXCEPT THE SOUTH 165 FT THEREOF AND DRIVE EASEMENTS ON THE NORTH AND EAST SIDES OF SAME	1989	687.04
1048	004-440-000-039-00 JONASSEN LOT 30	1989	82.33
1048	004-440-000-045-00 JONASSEN SUB. LOT 45	1989	29.99
1049	004-440-000-120-00 JONASSEN SUB #2 - PART 30-A THE SOUTH 165 FT OF LOT #30	1989	24.21
LINGER LONGER ESTATES			
1050	004-480-000-012-00 LINGER LONGER ESTATES LOT #12	1989	124.57
LITTLE RICHARD ESTATES			
1051	004-500-000-009-00 LITTLE RICHARD S ESTATES LOT #9	1989	510.33
1052	004-500-000-013-00 LITTLE RICHARD S ESTATES, LOTS 13 & 14	1989	600.73
1053	004-500-000-031-00 LITTLE RICHARD S ESTATES LOT #31	1989	612.79
1054	004-500-000-038-00 LITTLE RICHARD S ESTATES LOT #38	1989	31.88
LIVINGSTONE ACRES			
1055	004-520-000-001-00 LOT 1 OF LIVINGSTONE ACRES SUB.	1989	261.12
1056	004-520-000-008-00 LOT 8 LIVINGSTONE ACRES.	1989	220.97
1057	004-520-000-007-00 LOT #7 LIVINGSTONE ACRES	1989	148.05
1058	004-520-000-012-00 LIVINGSTONE ACRES LOT 12	1989	171.74
1059	004-520-000-032-00 LIVINGSTONE ACRES LOT 32	1989	198.89
MCNAMARA VALLEY NO 2			
1060	004-541-000-001-00 S/2 OF LOT 31 MC NAMARA S VALLEY 2	1989	745.42
1061	004-541-000-088-00 N/2 OF LOT 44 MC NAMARA S VALLEY 2	1989	453.70
1062	004-541-000-090-01 W/2 LOT 45. MCNAMARA'S VALLEY #2	1989	553.90
1063	004-541-000-093-00 LOT 49 OF MC NAMARA S VALLEY NO 2	1989	570.03
NORTHWEST VILLAGE NO 1			
1064	004-580-000-021-00 NORTHWEST VILLAGE LOT #21	1989	100.42
1065	004-580-000-022-00 NORTHWEST VILLAGE LOT 22	1989	100.42
PETITTS TIMBERS			
1066	004-620-000-011-00 LOT 11 PETITT S TIMBERS	1989	480.18
PIONEER ACRES			
1067	004-640-000-001-00 LOT 1 PIONEER ACRES	1989	238.09
1068	004-640-000-008-00 LOT 8 PIONEER ACRES	1989	299.34
1069	004-640-000-007-00 LOT 7 PIONEER ACRES	1989	208.95
1070	004-640-000-009-00 LOT 9 OF PIONEER ACRES SUBD.	1989	58.22
RED DOG NO 2			
1071	004-680-000-023-00 RED DOG SUB. LOT #23	1989	304.58
1072	004-680-000-024-00 LOT 24 OF RED DOG	1989	1205.96
1073	004-680-000-110-00 THE WEST 491 FT. OF OUTLOT A OF RED DOG SUB., SOUTH BRANCH TWP CONTAINING 4.6 A PART	1989	638.02
RIVER FOREST			
1074	004-720-000-017-00 RIVER FOREST SUB. LOTS 17 & 18	1989	2028.22
SILVER WOODS			
1075	004-750-000-015-00 SILVER WOODS SUB. LOT #15	1989	70.30
1076	004-750-000-016-00 SILVER WOODS SUB. LOT #16	1989	70.30
SLEEPY HOLLOW			
1077	004-780-000-003-00 SLEEPY HOLLOW LOT 3	1989	58.22
1078	004-780-000-018-00 LOT 18 OF SLEEPY HOLLOW SUB	1989	305.38
1079	004-780-000-029-00 LOTS 27 AND 28 OF SLEEPY HOLLOW SUBDIVISION	1989	198.89
SOUTH BRANCH RANCH UNIT NO 1			
1080	004-820-000-010-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 10	1989	17.85
1081	004-820-000-011-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 11	1989	17.85
1082	004-820-000-016-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 16	1989	31.50
1083	004-820-000-027-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 27	1989	31.50
1084	004-820-000-049-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 49	1989	31.50
1085	004-820-000-050-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 50	1989	31.50
1086	004-820-000-071-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 71	1989	31.50
1087	004-820-000-104-00 SOUTH BRANCH RANCHES UNIT #1 LOT NO. 104	1989	17.85
SOUTH BRANCH RANCH UNIT NO 2			
1088	004-820-000-149-00 SOUTH BRANCH RANCHES UNIT #2 LOT #149	1989	31.50
1089	004-820-000-150-00 SOUTH BRANCH RANCHES UNIT #2 LOT #150	1989	31.50
1090	004-820-000-152-00 SOUTH BRANCH RANCHES UNIT #2 LOT #152	1989	31.50
ASBESSORS PLAT OF WESTLAKE			
1091	004-830-000-007-00 ASBESSORS PLAT OF WESTLAKE LOT 7	1989	55.24
1092	004-830-000-008-00 ASBESSORS PLAT OF WESTLAKE LOT 8	1989	55.24
1093	004-830-000-010-00 ASBESSORS PLAT OF WESTLAKE LOT 10	1989	335.51
1094	004-830-000-019-00 ASBESSORS PLAT OF WESTLAKE LOT 19	1989	198.89
CITY OF GRAYLING TOWN 26 NORTH RANGE 3 WEST			
1095	070-007-000-004-00 COMM AT INTERSEC OF CL PORR AND	1989	

CITY OF GRAYLING TOWN 26 NORTH RANGE 3 WEST

Sale No.	Description	Tax Year	Sale Amount
1096	TOWN 26 NORTH RANGE 3 WEST NORTH LINE SEC 12 T26N R3W 2200.36 FT ALG SD CL TH N 43 06MIN E 50FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 08MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-006-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-007-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-008-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-009-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-010-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-011-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-012-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-013-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-014-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-015-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-016-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-017-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-018-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-019-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-020-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-021-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-022-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-023-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-024-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-025-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-026-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-027-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-028-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-029-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-030-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-031-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-032-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-033-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-034-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-035-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-036-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-037-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-038-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-039-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-040-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-041-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-042-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-043-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-044-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-045-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-046-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-047-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-048-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-049-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-050-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-051-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-052-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-053-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-054-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-055-00	COMM AT S/2 COR NE 1/4 OF SW 1/4 OF SEC 12 T26N R3W TH S/2 ELY 2200.36 FT ALG SD CL TH N 43 DEG 08 MIN E 50 FT FOR A POB, TH N 0 DEG 30 MIN E 72 FT, TH S 80 DEG 57.810 FT, TH S 20 DEG 23 MIN W 252.77 FT, TH S 40 DEG 08 MIN W 100 FT TO ELY R/W OF PORR, TH N 40 DEG 08 MIN W 475 FT TO S/2 AC FT TO PORR	1989	1084.05
070-007-000-056-00	COMM AT S/2 COR NE 1/4 OF SW 1/4		

Loud 'steam blows' to be conducted at generating station

With the Grayling Generating Station approximately 80% complete, preoperational testing activities are the current focus of plant construction crews. In preparation of sending first steam from the boiler to the steam turbine, steam pipe cleaning in the form of "steam blows" will commence the week of March 30 and be completed the week of April 6.

The "steam blow" process will involve using high pressure steam and blowing it through the steam pipes requiring cleaning. As the steam pipes are being blown, a loud roaring noise will be produced and will be audible some distance from the plant. Grayling Generating Station contractors will be conducting the steam blows from daylight to early evening hours.

Range Firing

Range firing will be conducted at Camp Grayling in the following areas:
The Small Arms ranges located west of Lake Margrethe, north of Howe Road, east of the gas pipeline, and south of Portage Creek. Firing will begin on March 25 and cease on March 25.
The Small Arms ranges located at Arrowhead Road in Kalkaska County. Firing will begin on March 25 and cease on March 25.
Range 30 Complex located north of North Down River Road, east of Jones Lake Road, south of County Road 612, and west of Damon Truck Trail. Firing will begin on March 25 and cease on March 30.
The Range 40 Complex, Air to Ground, located north of County Rd. 612, east of Gubrie Lake, south of Old State Rd. 618, and west of County Rd. 197 (Twin Bridge Rd). Firing will be from March 25 through March 28, and March 31 through April 1.

Gastroplasty support group meets April 2

"New Beginnings," the area Gastroplasty Support Group, will be having a guest speaker at their April meeting. Thomas R. Doerr, M.D. F.A.C.S. will be presenting a program on plastic and reconstructive surgery. The meeting will be held on Tuesday, April 21, 1992, at 7 p.m. in the Dining Room of the Free Methodist Church, located on M-72 West. The public is welcome. For more information or questions, please call 348-5364 after 5 p.m. This program is free of charge.

Bits Of Talk

by Fay Bovee

Carol Thompson writes that she and their son, Jamie, who is a senior and tuba player in the Fowlerville, Michigan, band were in Orlando recently. The Fowlerville Band, under the direction of Miss Palazzolo, performed before some twenty-thousand people at Disney's Spectro-Magic parade and are only the fourth high school band to perform in the parade which debuted in October 1991. While on their trip they enjoyed a dinner theatre at "King Henry's" set in Medieval times, a trip to Epcot Center and a day at Cocoa Beach for a swim

and barbecue and saw the space shuttle arrive.
Carol relates that their Band Booster Club donates huge portions of money to sponsor band activities similar to the Grayling Booster Club. Carol, who was a trip chaperone, and her husband, Grant Thompson, and family, live in Howell. Jamie is the grandson of Elma Combs and Joan Thompson of Grayling.

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Century 21
River Country Real Estate

5688 W. M-72
Grayling, MI 49738
Ph. 517-348-5474
Fax 517-348-4420

Equal Housing Opportunity
Equal Housing Opportunity
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CENTURY 21 — CENTURY 21 — CENTURY 21 — CENTURY 21 — CENTURY 21

REAL ESTATE 1

COMMERCIAL CORNER PROPERTY-AUSABLE VIEW 120 ft. frontage I-75 BL at Ingham Ave. Overlooks Ausable River. Three lots includes block building on Ingham Ave. Hal Southard, owner, (517) 348-5965. 2/13/92tf/1

2 BEDROOM HOUSE in St Helen. Utility natural gas available. \$16,500 terms possible. 275-5801. -26-2/1

FOR RENT 2

MOBILE HOME LOT SPACE for rent. Timberly Village Mobile Home Park. -26/2

FOR RENT 2nd story, 1 bdrm apartment. Single, adult employed person only. No pets 348-7868. -3/26/92tf/2

FOR RENT 2

2,000 SQ. FT. OF GARAGE or storage space near downtown. Call 348-6761. 11/14/91tf/2

FOR RENT: COMMERCIAL OFFICE SPACE. Newly remodeled, downtown business district. 348-7868. 4/4/91tf/2

FOR RENT One bedroom efficiency, 1 mile from town. \$250 per month, includes utilities, cable TV, trash pick-up. Deposit required. No pets. 348-6713 after 5 p.m. -3/26/92tf/2

FOR RENT 2

FOR RENT to small business person. Have the advantage of a professional office with the business address in the city of Grayling, full functioning secretaries, answering service, billing clerk, and copy machine, at a fraction of the cost. 348-7868. -3/26/92tf/2

FOR RENT: TWO BEDROOM CABIN \$300/month plus utilities, \$200 deposit. Eight miles out of Grayling off West M-72. Please no pets. Call 348-5154 or 348-8758. -19/2

FOR RENT 2

FOR RENT: TWO BEDROOM cozy cabin near Lake Margrethe. Appliances included, carpeted, natural gas heat, front porch. Available 12/1/91. \$375/month plus utilities, one month security deposit. 348-2610. 12/5/91tf/2

GRAYLING COBBLE CREEK apartments is now accepting applications for our waiting list. Quiet location, close to town. One and two bedroom apartments for very low, low, and moderate income households. Rents start at \$283 per month and include heat. Barrier free apartments available. Please call 348-3150, between 9 a.m. and 5 p.m. Equal Housing Opportunity. -12-19-26-2/2

TWO BEDROOM APARTMENT 304 Spruce. Heat included. \$395 per month, senior citizen discount. Call 348-6761. 2/6/92tf/2

AVAILABLE NOW: One bedroom house and one bedroom apartment. Call 348-4006 between 9 a.m. and 5:30 p.m. for information. 3/5/92tf/2

FOR RENT: EFFICIENCY UNIT Furnished, cable and utilities included. References. \$275 per month, deposit \$140. Call 348-5433, evenings 348-8336. 1/9/92tf/2

SPACE FOR LEASE at the Grayling Mini Mall. One front unit, 3,000 sq. ft., and two approximately 1,200 sq. ft. Call 348-5323 or write P.O. Box 897, Grayling, 10/24/91tf/2

MOBILE HOME FOR RENT Two adults only, no pets. Timberly Village Mobile Home Park. -26/2

HALL FOR RENT

Newly Remodeled, Large Parking Lot
CONTACT
EAGLES CLUB 348-5287 TF2

IMMEDIATE OCCUPANCY

Senior, Family and Single Individuals
MAPLE GROVE APARTMENTS

50 MAPLE GROVE AVENUE, PRUDENVILLE, MICHIGAN

1 and 2 bedroom units

HEAT & WATER INCLUDED IN RENTAL RATE

Carpeting • Appliances • Laundry • Drapery • Water • Trash Removal
RENTS BASED ON INCOME

This Is A Federally Funded Project By Farmers Home, Handicapped Units Available

Applications Available From OAK TREE MANAGEMENT CO.

7480 Baker Road, Frankenmuth, Michigan 48734 - 517-652-2255

You may also contact our manager at (517) 422-4595

He will be available to show you a unit by appointment.

5-12-19-26/2

The Grayling Housing Commission

Has (3) two bedroom family apartments open.
Utilities are included in rent.

QUALIFICATIONS:

1. Good rental history.
2. Good credit history.

Families with working heads of household are welcome. Maximum income:

- Family of 2 - \$19,850
- Family of 3 - \$22,300
- Family of 4 - \$24,800

Rent is based on 30% of gross income for the year. All applications will be reviewed by the Grayling Housing Commission Tenant Family Council. Call 348-9314 if you are interested, or stop by the Grayling Housing Commission, 308 Lawndale, Grayling, MI and pick up an application.

(517) 348-9314

The Grayling
Housing Commission



-3/26/92TF2

Mich-CAN Statewide Ad Network

INEXPERIENCED DRIVERS

WANTED- Investing in your future.... is an investment in North American's future. That's why when you join North American as a driver, you are joining an innovative company that believes in investing in your future through ongoing training and new technologies. Our training program consists of 3 weeks of classroom and vehicular instruction. You will be trained using the latest technology in the industry. ...Over 50 hours behind the wheel training at our own safe track....Truck simulator training....Satellite dispatch training....CDL training. If you are at least 21 years of age, can pass D.O.T. qualifications and a substance abuse test we are prepared to offer one of the best compensation and benefits packages in the industry....Mileage pay starting at \$.20 per mile....Additional \$.02 per mile MPG bonus....Major medical, dental, vision benefits for you and your family....Paid vacation....Retirement and 401K plans....Driver get-home policy....Career opportunity....Husband and wife teams encouraged to apply. If you are ready to invest in your future we are committed to investing in you by providing you the training and opportunity to be successful in the trucking industry. We have terminal locations in the following areas: Harrisburg PA, Youngstown OH, Knoxville TN, Fort Wayne IN, St. Louis MO, Dallas TX, Aurora IL. For more information call 1-800-759-6980 ask for operator #237. Equal Opportunity Employer M/F/H/V.

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Basement Walls - We Fix Cracked Or Bulging Walls, we do basement waterproofing-no digging-economical-guaranteed. Free estimates. Timbertown Water Control - Chimney relining 1-800-832-7060 Southern Michigan call 1-800-747-2688.

Earn Extra Income Earn \$200-\$500 weekly mailing travel brochures. For information send a stamped addressed envelope to: ATW Travel, PO Box 430780, South Miami, FL 33143.

Wolf Tanning Beds New Commercial-Home Units from \$199.00. Lamps-Lotions-Accesories monthly payments low as \$18.00. Call today **Free New color catalog** 1-800-228-6292.

Free! To Anyone Receiving Payments on a land contract: Five facts you need to know. Call 24 hours, 1-800-428-1319, for recorded message. Bonus gift just for calling.

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15TH Michigan Antiquarian Book And Paper Show, Sunday, March 29 * 10:00 to 5:00, 100 dealers \$3.00. Civic Center, 505 W. Allegan, Lansing, MI, lower level. Info: (517) 332-0112. Michigan's largest book and paper show!

Las Vegas - 2 Round Trip Airfares and accommodations \$199.00 per person 1-800-964-4258.

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Steel Buildings, Truckload Sale on unclaimed inventory. 40X42, 40X96, 50X132. 1st come 1st served. Available immediately. 317-634-6243.

Unlasy 5000/50 Computer, 280 Mb Memory, two fixed disks. Eight MB RAM, SVT-1210 console terminal. Tape drive backup. Call Dale Glass, Petoskey News-Review, (616) 347-2544.

Public Auction. Green Roof Motor inn, Petoskey, Michigan. Three year old, 138 unit, resort area motel. Estimated replacement cost; \$4,000,000. Current mortgage; \$1,850,000. On the premises. Saturday, April 25th, 2:00 p.m. Call for bidders package. Auctioneers: Dennis J. Noneman (419) 531-4020, Larry D. Gorrell (419) 399-4066, Gorrell Bros. Auctioneers, Robert L. Gorrell - Broker.

Newspaper Reporter. Experience necessary. Journalism degree preferred. Benefits. Send resume and clips: Ken Winter, Editor and General Manager, Petoskey News-Review, P.O. Box 528, Petoskey, Michigan 49770-0582.

A Doctor Buys Land Contracts and gives Loans on Real Estate. Immediate service 313-335-6166 or 1-800-837-6166.

Place Your Statewide Ad Here! \$300 buys a 25 word classified ad offering 1,620,555 circulation in newspapers across Michigan. Call the Avalanche, 348-6811, for details.

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TRULY A "PRIDE OF OWNERSHIP" home with 2100 square feet of living area. OPEN & BRIGHT ATMOSPHERE! Sherwood Forest. Priced great! \$79,900.00. Listing #2773.



OPEN SPACIOUS RANCH on 10 acres with large pole building and beautiful landscaping. Don't miss this one. \$59,900.00. Listing #2855.

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CORNELL REAL ESTATE

Corner I-75 Business Loop and M-72 East
Phone 348-6481

NN-477 NEAT HOME CLOSE TO TOWN, 3 bedrooms, 2 baths, natural gas, hardwood floors, 2 septic tanks, 2 car attached garage, large yard, great neighborhood for children, close to schools and hospital. \$54,500.00.

N-474 CLOSE ACCESS TO AUSABLE RIVER, 3 bedrooms, 1 bath, 2 car attached garage, Scandia Wood Burner, all on 2 1/2 acres. Reduced to \$43,500.00.

CENTURY 21 — CENTURY 21 — CENTURY 21 — CENTURY 21 — CENTURY 21

The Classifieds

FOR RENT 2

FOR RENT: BEAR LAKE AREA
Two 1 bedroom cabins, \$285 per month. Rick, 348-3061.
-19-26/2

FOR RENT: CARPETED ROOMS
with cooking facilities, \$145/month. Spruce Motor Lodge. Downtown Roscommon.
LR5/7/92/2

FOR LEASE: HIGH TRAFFIC AREA M-72 West. Bear Lake Office or store, Rick, 348-3061.
-19-26-2-9/2

LAKE MARGRETHE ACCESS
Three bedrooms with two full baths, completely furnished, 2 1/2 car garage. Includes washer, dryer, stove, refrigerator, microwave, dishwasher, and TV/VCR. Bedroom, living, dining and sunporch are completely furnished. \$600 per month plus security deposit and utilities. No pets! To inquire call (517) 348-7472 for appointment.
-19-26/2

FOR RENT Two bedroom cabin three blocks from Higgins Lake. Available for full time occupancy. \$300.00/month. Ph.(517) 634-5126.
LR4/30/92/2

ONE BEDROOM, LARGE EFFICIENCY APARTMENT Furnished, nine miles east, M-72. \$325/month, \$100 deposit, utilities included. Six months lease required, no pets. 348-4077.
3/12/92tf/2

TWO BEDROOM APARTMENT 304 Spruce. Heat included. \$350 per month, senior citizen discount. Call 348-6761.
-3/26/92tf/2

TRAILER FOR RENT \$300.00 plus deposit. No pets. In Grayling, Michigan. Utilities not included. Garage, also huge yard. 348-2431.
-26/2

EMPLOYMENT 3

MATURE WOMAN to provide live-in care for elderly, partially disabled lady in Roscommon. Spacious, modern condominium setting. Room and board plus wages. Reliable transportation and references required. Call 821-9764 evenings and weekends.
-26-2-9/3

MANPOWER

Is now accepting applications for Industrial and Clerical assignments. Stop by our office to fill out an application on Mondays or Tuesdays, 9:30 a.m. until 2:30 p.m.

MANPOWER

114 S. Center, Suite 105B
Gaylord • 732-4884

-26/3

THE NORTHEAST MICHIGAN CONSORTIUM is soliciting resumes and references for eight outdoor instructor positions. Instructors are needed for a summer program which will take place in Michigan's Pigeon River State Forest. It will involve six, 10 day sessions (10 days on/4 days off).
Program components will involve the following challenges: 3 days backpacking/orienteering, 2 days of ropes course and group initiatives, 1 day community service, 2 days of environmental education, and 1 day canoeing.

Individuals applying must be able to lead these challenges as well as be highly skilled in: group counseling, group dynamics, and be experienced working youth who exhibit emotional and behavioral difficulties.

Instructors must be able to help students project program successes into their daily lives. The program will be co-ed as will the instructional teams. Instructors will be responsible for programming and 24 hour a day supervision.

Tentative program dates June 6 through September 4, 1992. Wages: \$100 per student contact day. Preference given to northern Michigan resident. Equal Opportunity Employer.

Send your resume to: Northeast Michigan Consortium, Attn: Marianne Moran, Human Services Coordinator, P.O. Box 711, Onaway, MI 49765 by March 27, 1992.
-12-19-26/3

EMPLOYMENT 3

MANAGEMENT/SUPERVISION
Nationwide transportation company seeks a person for a dispatch position. Management experience necessary, college education desired with transportation background. E.O.E. with full benefit program. Send resume to: Operations Manager, Pony Express Courier Corp., PO Box 01800, Detroit, MI 48208.
-19-26/3

COURIER/GUARD needed with own vehicle. Must have good driving record. 3 years or newer vehicle. Full size van or pickup with cap. E.O.E. Call (313) 238-1134.
-19-26/3

POSITIONS AVAILABLE Housekeeper, waitress and dishwasher needed. Experience not necessary but preferred. Inquires can be made by phoning 348-8677.
-19-26/3

GARLAND now hiring all General Kitchen Help, including Breakfast, Line, Prep and Pantry Cooks. Openings are available on all shifts. Please mail resume and salary history to Garland, c/o Executive Chef, Rt 1 Box 364-M, Lewiston, MI 49756. Or inquire for application at the front desk (located on County Road 489, Lewiston). Telephone calls not accepted.
-26-2/3

AMICARE HOME HEALTHCARE is seeking qualified individuals for positions as live-in caregivers. These positions require the ability to provide light housekeeping tasks, perform shopping and meal preparation, escorting clients to appointments as assigned and providing assistance with personal care to the client while staying in the client's home. To apply, you must have attained the age of 18 and have one to three years experience in performing household management and companionship with the elderly. Good verbal and written communication skills are essential. If interested, please contact Ms. Christi Sundellus, (517) 348-4048. EOE
-26-2/3

BAKER NEEDED Apply in person at Dawn Donuts.
-26/3

NOTICE OF POSITION

Library Director. Applications accepted now, position available July 1992. Beginning salary, entry level \$19,000 or negotiable based on degree and experience. B.A. with Library Science major, Master in Library Science preferred. Send resume, letter of application and certified transcript to: Crawford County Library Board of Trustees, 100 S. James St., Grayling, MI 49738.
-26-2/3

AMICARE HOME HEALTH SERVICES

Has the following positions open:
TEAM LEADER-A full time position in our Houghton Lake office. Responsibility is to coordinate and manage the daily workload of direct care staff. Must be a registered nurse with at least one year nursing experience. Community health nursing experience preferred. Effective interpersonal skills a must. Competitive salary and benefits.

IV SPECIALIST-A full time position in our Grayling office. The ideal candidate will be a registered nurse with 1-2 years experience in IV therapy and well developed communication and interpersonal skills. A BSN with homecare experience and supervisory or leadership experience preferred. Competitive salary and benefits.

ASSESSMENT NURSE-A full time position. Responsibilities include obtaining referral information, completing initial home visit and evaluation of client. Must be a Registered Nurse with at least one year of nursing experience. Med/surg. intensive care or inpatient rehab. experience desirable. Community Health nursing experience preferred. Competitive salary and benefits.

If interested Call Jan Bersted, (517) 348-4383
EOE
-26-2/3

EMPLOYMENT 3

WANT TO HAVE LOTS & LOTS of fun and earn extra money. Become an Undercover Wear agent - call 732-6083.
-26-2/3

EXPERIENCED WELDERS for temporary and extended positions. Call 348-2876 for an appointment for welding test.
-26/3

POSITIONS AVAILABLE Cook, waitress and dishwasher needed. Experience not necessary but preferred. Inquires can be made by phoning 348-8677.
-26/3

EXPERIENCED LINE COOK Apply in person at Copper Kettle.
-26-2/3

COURIER/GUARD needed with own vehicle. Must have good driving record. 3 years or newer vehicle. Full size van or pickup with cap. E.O.E. Call (517) 348-4272.
-26/3

SERVICES OFFERED 4

SEWING, SEWING, SEWING will do any kind, any time. Shirley 348-1348.
LR4/30/92/4

MAIDS, NANNIES & MORE! is looking for live-in Nannie/housekeeper. Must love children. Send resume or letter of recommendation to: Maids, Nannies & More, 29444 Northwestern Hwy, Suite L-200, Southfield, MI 48034. (313) 948-1956 or (313) 357-5311.
-26/4

AFRICAN VIOLETS by Don Geiss. Repotting service. \$2.50 each for up to 4 inch pots. \$5 each over 4 inches plus materials. Call 348-5657.
-26-2/4

J DAP COMPANY in Grayling is now renting tuxedos. Come in and see our large selection of prom tuxedos starting at only \$44.00. We are located in the J C Penney store in Grayling.
-26-2-9-16/4

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Ltc. Norm Schmooch (Ret.) 348-5132
No Odd Jobs Too Small for Odd Jobs
12/19/91/4

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Located Above Weaver's Gifts
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Grayling - 348-8817
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11 a.m.-5 p.m. 11/16/91/4

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To soften the sorrow,
To comfort the living,
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WOOF-N-PURR dog and cat grooming. We groom in your home. Specializing in animal behavior problems. No restraints or tranquilizers. Also offering one on one dog obedience training in your home. Specializing in hard to handle dogs. For appointment please call 348-7085 or 348-2256.
3/12/92tf/4

WE SERVICE MOST BRANDS: Washers, dryers, ranges, microwaves, dishwashers, disposals and water softeners. Jansen's Sales and Service. 348-5571.
6/25/91tf/4

JOHN'S TV, ANTENNAS & VCR repair. New home cable installation, service calls. All model TV repair. 348-6946.
9/12/91tf/4

POLE BUILDINGS want the best for less? -ofcourseyou do. Call the reliable one, North Country Buildings Inc. or stop by, we are located 12 1/2 miles east on M-72, Grayling, MI. We are licensed and insured. Free estimates. Call toll-free 800-772-0919 or local 348-5053.
3/19/92tf/4

FENCES AND DECKS built or repaired. Very reasonable prices, guaranteed top quality work. Thirteen years experience. Free estimates. Call Frank at 348-5024.
-19-26/4

GOLF SEASON IS NEAR Club refinishing, regripping, new and used clubs, bags, carts, accessories. Class A repairman on duty. Eagle Golf Outfitters, M-55, Houghton Lake, (517) 368-6816.
-12-19-26-2/4

PIANO TUNING AND REPAIRS Rogers Piano Service, Fairview, MI 48621. Over 20 years experience. (517) 848-2262.
3/19/91tf/4

"DOLLS BY BARBARA" Porcelain doll classes. Call for class schedule, (517) 348-8350.
9/13/90tf/4

AFFORDABLE TREE PRUNING Fruit trees - all types of ornamental trees and shrubs. Now is the time, so call today for a free estimate. 15 years experience. 348-6140.
-26/4

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22 YEARS EXPERIENCE - INSURED
Call 348-8585 After 5:00 P.M.
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1/7/4

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Avalanche

FOR SALE 5

FOR SALE: Couch \$100. End tables \$30. 2 lamps \$20. Bed \$30. 348-2990.
-26-2/5

FOR SALE: Living room set-couch, love seat. Chair with foot stool. Mauves and blues. Call 348-5214. \$350 or BO.
-26/5

10' TABLE SAW Call 348-5195 after 6 p.m.
-26/5

FOR SALE one pair young Golden Pheasants and mixed Pekin Ducks. Phone 348-9801 evenings.
-26/5

OAK FOR SALE Dead \$25.00 a cord. Green \$20.00. Tree and brush removal also. 348-1309.
-26-2-9-16/5

FOR SALE: Schrader Wood Stove excellent condition, holds 18" logs, \$325.00. 348-2015.
-26/5

FLAIR ALUMINUM PICK-UP CAP fits LWB. Excellent condition. \$140.00. 348-6140.
-26/5

2 PROM DRESSES Size 9/10. One tea length, one floor length. \$50.00 each. 348-4784.
-26-2/5

3 FISH TANKS: 30 gallon includes outside and underground filters, bubble wall, air pump, gravel, heater, hood with light \$125.00. 20 gallon includes air pump, bubble wall, \$30.00. 15 gallon includes air pump, bubble wall and stand \$25.00. Also have an extra hood with light that fits either of the smaller tanks \$15.00. 348-4784.
-26-2/5

1986 TRAVEL TRAILER 24' Malard - front kitchen, 4 burner w/ oven - sleeps 6, pull out couch - awning - excellent condition, \$6,800. (517) 348-4532.
-24/5

PIANO AND ORGAN sheet music from 30's and 40's, \$1 copy, \$2 books. 348-8417.
-26/5

STEEL BUILDINGS available for immediate sale. 30x40, 40x60, 50x100, 100x100, new-must sell by march 31. Call Steve, (616) 258-5900.
-12-19-26/5

FOR SALE 5

FOR SALE OR TRADE Ruger GP-100, 357 Mag. Call Mark days, 348-2861, evenings, 348-2120.
2/13/92tf/5

APPLIANCES PARTS available at Jansen's Sales and Service, 501 Cedar Street. Call 348-5571.
6/25tf/5

AKC COCKER SPANIEL PUPPIES Ready Easter. A deposit will reserve your favorite. Older puppy and adult male also available. (616) 328-4936.
-19-26-2-9-16-23/5

SPRING HAS ARRIVED at K's Korner. Koret and Russ sizes 8 to 18. Located at Mercantile mall.
-19-26/5

FOR SALE Yamaha 1980 Snowmobile Exciter 440, like new condition, garage kept (locally), wife's sled, slightly used, never abused, 1600 miles (150) annually) \$1200.00. Call collect 313-425-8990.
-19-26/5

TWO NCR MODEL 250 ELECTRONIC cash registers, \$50 each. 348-2367.
3/19/92tf/5

APPLIANCES FOR SALE Jacuzzi and Charming gas grills, Magic Chef washers, dryers, refrigerators, gas ranges and dishwashers. Grayling Fuelgas & Appliances. 348-6241.
12/1/91/5

FIREWOOD: SEASONED HARDWOOD Cut and split or 8 foot lengths. (517) 348-8924.
10/10/91tf/5

HOT WATER HEATING SYSTEMS Furnaces-standard and high efficiency models, water heaters & softeners. Grayling Fuelgas & Appliances. 348-6241.
1/29tf/5

WANTED 8

WANTED: A VOLUNTEER PERSON experienced in arts and crafts, willing to work closely with our residents. We supply the equipment, you supply the time. A warm feeling for sharing in payment. Please call Carolyn Poll A.D., 348-2801, 8-4:30.
-12-19-26-2/6



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- Oil change (up to 5 quarts quality oil)
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WHEN AN ACCIDENT STRIKES, YOU CALL

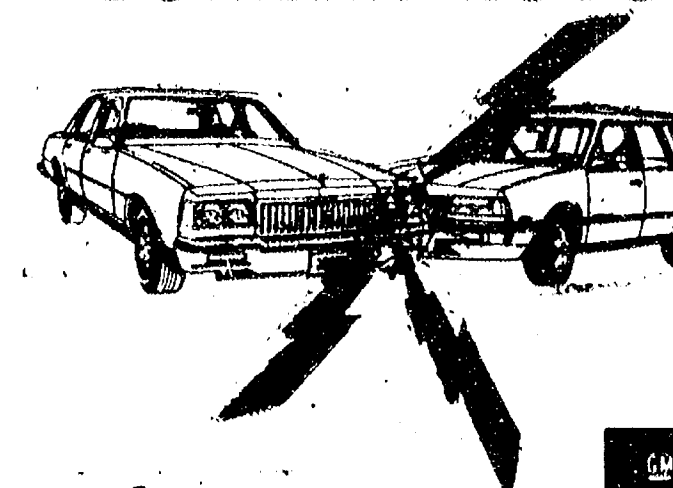
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The Classifieds

GARAGE SALES 10

GARAGE SALE Tools, clothes, household, welder, three wheeler, household, much more. Follow signs, just north of Frederic. -26/10

WANTED 6

OLD ORIENTAL RUGS WANTED Any size or condition. 1-800-443-7740. LR6/4/92tf/6

WANTED: FISH LOVERS to enjoy, all you can eat fish fry at Spike's Keg O'Nails every Friday from 4 p.m. to 9 p.m., 305 Cedar Street. Take out available. 9/12/91tf/6

WANTED - live-in caretaker. Daily chores in exchange for rent and utilities. Small cabin for two. Supplemental income needed. Ideal for capable retiree. Very remote. Section 29 in south Bear Lake Township. Must be outdoorsy and home a lot. No experience. Call (616) 258-4668 and leave message. Serious inquires only please. -26/6

BUTTONS old buttons, any amount. Call 821-8382. -26/6

ANNOUNCEMENTS 8

WELCOME WAGON HOSTESS'S Call Betty Mansfield, 348-8562 or Shirley Carpenter, 348-5362 if you are a newcomer, engaged, or a new mother. 12/12tf/8NC

FISH FRY All you can eat at Spike's Keg O'Nails, every Friday from 4 p.m. - 9 p.m., 305 Cedar Street. Take out available. 9/12/91tf/8

GRAYLING ROSCOMMON WOMEN SOFTBALL League meeting held at Jacks Place, 7 p.m., April 6. -26-2/8

FOUND BEAGLE MIX Manistee River Road. 348-2462. -26/8

ARE YOU READY FOR SPRING? The J C Penney Catalogue! Purchase the J C Penney Spring and Summer catalogue for \$5.00 and receive TWO \$5.00 merchandise certificates. Catalogues available at your local J C Penney catalogue merchant located at 118 Michigan Ave. -26-2-9/8

AT THE GOLDEN TOUCH professional haircuts are our business. We're open Thursdays until 8 p.m., call 348-5212 for an appointment. 2/6/92tf/8

SPRING HAS ARRIVED at K's Korner. Koret and Russ, sizes 8 to 18. Located at Mercantile Mall. -19-26/8

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MISC. 7

MILLTOWN MOTORS, 1-75 BUSI-NESS LOOP NORTH Pickup truck, accessories, sliding glass windows, window tinting, bumpers, truck covers, sunroofs sold and installed. 348-7352. 8/9/91tf/7

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AUTOMOTIVE 11

1981 250 YAMAHA EXCITER excellent condition, 4400 miles. \$650.00 BO. 275-5801. -26-2/11

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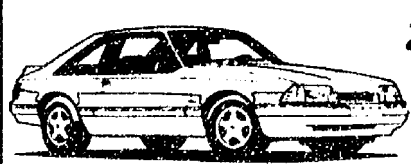
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Madness Discount \$1,733
Cash Back \$750
\$8,991*

Wild Strawberry CC Metallic, Dual Electric Remote Mirrors, Power Side Windows, Power Lock Group, Cargo Tie-Down Net, Front Floor Mats, Speed Control, Styled Road Wheels, Elec. AM/FM Radio With Cass./Clock. #5502 #5503

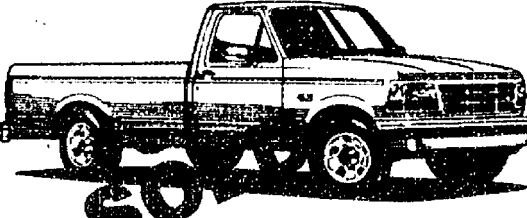
'92 ESCORT LX



MSRP \$10,606
Factory Discount \$500
Madness Discount \$368
Cash Back \$500
\$9,238*

Oxford White, Crystal Blue Cloth/Vinyl, Pwr. Steering, Lt. GRP/Cupholder Tray, Dual Electric Remote Mirrors, REM Liftgate/Fuel Door Rel., R. Window Defroster. #5554

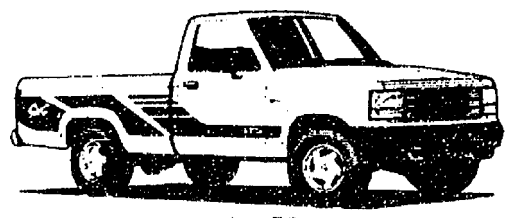
'92 F-150 4x2 PICKUP



MSRP \$11,983
Factory Discount \$350
Madness Discount \$721
Cash Back \$400
\$10,492*

Bright Regatta Blue, Crystal Blue Cloth & Vinyl, Headliner Insulation Package, AM/FM Electronic Stereo/Clock, DLX Argent Styled Steel Wheel, 4.9L EFI I6 Engine. #T5785

'92 RANGER 4x2 PICKUP



MSRP \$13,515
Factory Discount \$1,918
Madness Discount \$848
Cash Back \$750
\$9,999*

XLT Trim, Elec. AM/FM Stereo/Cass./Clock, Power Steering, Lower Accent Tape Strips, Chrome Rear Step Bumper, Cast Alum. Wheels-DP Dish, Air, BRT Low-Mount Swing Away Mirrors, Super Engine Cooling. #T5767

'92 TAURUS 4 DOOR



MSRP \$18,499
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Madness Discount \$1,917
Cash Back \$500
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'92 PROBE GL HATCHBACK



MSRP \$13,279
Factory Discount \$500
Madness Discount \$908
Cash Back \$1,000
\$10,873*

Wild Strawberry CC Metallic, R. Window Defrost, Tilt Cluster Column, Dual Illumin Visor Mirrors, Tinted Glass. #5535

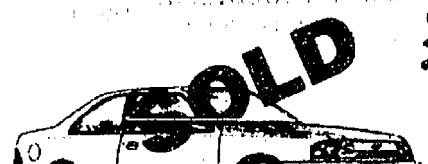
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MSRP \$18,163
Factory Discount \$1,600
Madness Discount \$1,792
Cash Back \$400
\$14,371*

XLT Lariat Trim, Light/Convenience Group, DLX Argent Styled Steel Wheel, Air, AM/FM Electronic Stereo/Clock. #T5682

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'91 MERCURY TOPAZ.
"Factory program car." Loaded, low mileage. Was \$9,995... **\$9,295**
'89 ESCORT.
4 door, automatic, air. Was \$6,595... **\$5,595**

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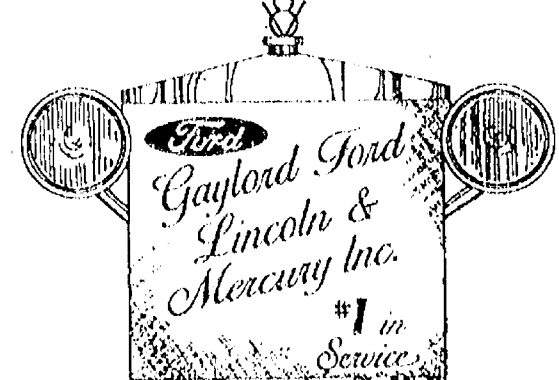
'88 F-150 4x4 XLT.
Lariat red & white & nice. Was \$7,995... **\$6,995**
'85 CHEVROLET S-10 BLAZER.
Loaded, drive it, you'll like it! Was \$4,995... **\$3,995**
'89 RANGER XLT.
Fiberglass topper, 32,000 miles. Was \$7,995... **\$7,295**
'87 AEROSTAR CLUB WAGON.
7 passenger, full power. Was \$7,995... **\$6,995**
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Extra clean V-8 auto., with 5 speed. Was \$7,995... **\$6,995**

'91 EXPLORER.
"Factory official car," leather. Was \$20,995... **\$19,995**
'81 FORD BRONCO XLT.
Gorgeous blue/silver finish, loaded. Was \$20,995... **\$18,995**
'90 RANGER XLT.
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GMS wrestlers end season with victories

The Grayling Middle School wrestling team closed its season with a 12-school invitational meet at Charlevoix on March 21.

"It was a well-run tournament," said Coach Bill Bedford. "There was extremely tough competition from all of northern Michigan."

Winners included:
Chris Ramsey (62 pounds), 1st; Guy Thurston (115 pounds), 2nd; and Ott Medeiros (116 pounds), 3rd.

Also winning were:
Dana Beckwith (72 pounds), 2nd; Andy Radzwion (81 pounds), 1st; Ben

Malonen (84 pounds), 2nd; Damon Morgan (84 pounds), 1st; Joe Fellows (98 pounds), 4th; Dan Prause (92 pounds), 2nd; Travis Hopp (100 pounds), 3rd; Josh Taylor (107 pounds), 1st; and Nathan Niederer (116 pounds), 4th.

Also:
Steve McEvers (93 pounds), 2nd; Monte Malonen (102 pounds), 4th; Joe Medeiros (116 pounds), 1st; Andy VanGilder (122 pounds), 4th; Jason Hall (135 pounds), 3rd; and David Harris (158 pounds), 1st.

Both Taylor and Harris closed the 1992 season with 28-0 records.

"It was a very good season," said Coach Bedford. "I'm happy with the results this year. Most of the wrestlers will be back next year for another good season. I'm looking forward to it."

In Memory Of

Dan
Another year gone by, our heart still aches. Your other Mom and Dad.
Stu & Joan Rose

PUBLIC HEARING NOTICE

The Crawford County Road Commission will review and accept comments on an application to the Mich. DNR Recreation Division, Trust Fund Act, for partial payment of the replacement of Cameron Bridge over the Upper Manistee River, at their Regular Meeting on Friday, March 27, 1992, at 10:00 a.m., located at 500 Huron St., Grayling, Michigan.

Richard Young
Engineer/Manager
Crawford County Road Commission

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HELPING TOWNSHIP PARK--Al Davis, from Weyerhaeuser (right) presents a \$5,000 Weyerhaeuser Foundation check to John Hartman, Beaver Creek Township Supervisor, for the township park. See story on page 1. (Frances Estep photo)

Ferris takes on best skiers at National Championships

The Ferris State University Ski Team after placing first in the State and third in the entire Midwest travelled to Lake Placid, New York, for the NCSA and USSA National Championship finals to compete against 17 other top teams and four individuals from all divisions and regions throughout the United States.

Jayson Ferris, the top skier for Ferris, placed first in state on several occasions throughout the season and near the top in the Midwest in the NCSA finals. He was a 1988 Grayling High School skier who made the state championship in both his Junior and Senior year as an individual. Also on the Ferris team is Freshman Pete Oppermann of Grayling.

In the Giant Slalom on Whiteface Mountain on Friday, March 12, the

Ferris team had kind of a tough day when Welser lost valuable time by momentarily falling but regained his control to finish 50 out of the 89 competitors. Other team members placed 54th and 65th with two disqualifications. The competition included some World Cup and Olympic skiers and skiers from nearby schools having daily use of area mountains and full time coaches at their disposal.

On Saturday, March 14, Welser's first run placed him 37th out of the 89 skiers but a gatekeeper later disqualified him when he said he stepped on a gate. The second Ferris skier crashed, the third also fell and hurt his ankle and had to climb, the fourth skier finished in 65th and the fifth skier in 67th, placing Ferris in 15th out of the 17 teams.

Senior Citizen News

By Jan Farley

The Shawono Center has extended another invitation for breakfast to the Seniors of Crawford County. On Wednesday, April 1, a bus will leave the Senior Center at 8:45 to take you out there for breakfast at 9 a.m. Please call for reservations (348-7123) for breakfast and be sure to tell us whether you will need to ride the bus. If you have never been out there for breakfast before, please let me encourage you to go because you will be treated to a delightful experience. The young men are extremely gracious and the food is terrific!

Dinner:

Wednesday-25-Swiss Steak/Beef Pot Pie;
Thursday-26-Baked Ham/Chicken Stir Fry;
Friday-27-Beef Stew;
Monday 30-Pork Roast/Hot Turkey Sandwich;
Tuesday 31-Sweet & Sour Meatballs/Ham;
Wednesday-April 1-Parmesan Chicken/Beef Stronganoff;
Thursday-2-Kielbasa & Kraut/Liver & Onions;
Friday-3-Salisbury Steak.

Special Dates:

March 25-Blood pressures and sugars taken 11:30 to 1 p.m.
March 26-5:30, Dance with Tina Kennedy.
March 31-5:30, the drawing for the monthly "Frequent Eaters" prize and also, a special extra bonus Cards Night.
April 1-Shawono Center Breakfast for Seniors at 9 a.m. Bus leaves the Center at 8:45. Please call us to make your reservation even if you are going by yourself out to the Shawono Center and please call for reservations for lunch.
April 3-Frederic Satellite (and a reminder for the Lovells' Satellite that, due to Good Friday falling on their regular day, we will have their Satellite dinner the following Friday, April 24.

Card of thanks

I would like to thank Dr. Murphy, and the staff at Mercy Hospital for their care and concern, Pastor Joe Carpenter, and family and friends while I was in the hospital.
Vivan Campbell

V.F.W. plan fundraisers

The V.F.W. and Auxiliary, at their regular meeting this month, planned the dates to have a stand at the rest area, a garage sale, and their annual poppy sale. They have been saving the Glen slips and now plan to save all Spartan labels.

At their next meeting on April 9, they will hold elections for new officers for the coming year. All members should attend.

The National V.F.W. Auxiliary President Mary Sears, who is visiting Roseville, MI, on April 7, 8, 9, is urging everyone to take advantage of the safety courses offered by the V.F.W. and Auxiliary. For more information, contact Corp. Neil W. Reed, Post 2358, Roseville, Michigan.

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-19-26

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-John Corcoran, CHANNEL 9 NEWS, Los Angeles

"Article 99' is the 'Rocky' for the 90s."

-Dan Bennett, SAN DIEGO BLADE-CITIZEN



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R ARTICLE 99

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6:00 pm Cash Bar
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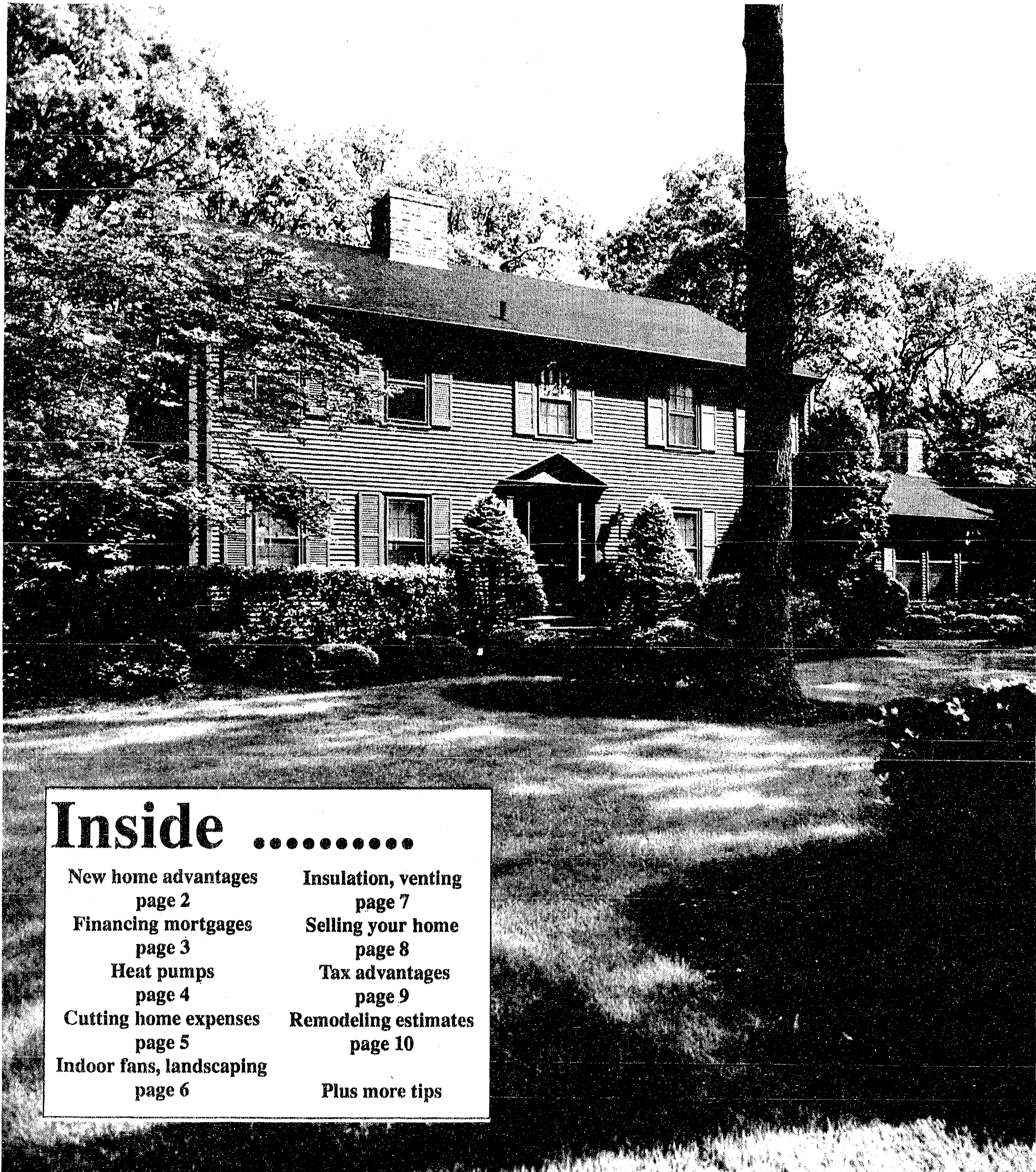


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Crawford County Avalanche

Home Improvement Guide



Inside

New home advantages	Insulation, venting
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Financing mortgages	Selling your home
page 3	page 8
Heat pumps	Tax advantages
page 4	page 9
Cutting home expenses	Remodeling estimates
page 5	page 10
Indoor fans, landscaping	
page 6	Plus more tips

Thinking about improving your home?

Ask these experts

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Tri Lakes Home Builders, Inc.	page 2	Great Lakes Roofing	page 4	Chemical Bank	page 7
Fuelgas of Grayling	page 2	Myers Land Survey	page 4	Tom Schans Plumbing & Heating	page 8
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Housing Commission	page 3	Jack Millikin Inc.	page 5	"MSHDA"	page 8
Barber Construction	page 3	Northland Area Credit Union	page 5	Comfort Center	page 8
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New houses can't be beat

By Thomas Baese, President of Tri-Lakes Home Builders Association

You've heard the saying, "They don't build homes like they used to." Well, that is a fact. They build homes much better. Today's new homes are safer, healthier, stronger, more energy efficient, require less maintenance and have more conveniences than ever before.

New Homes Are Safer Than Older Homes

Occupants of new homes are almost six times less likely to die from fire than occupants of older homes. Homes built prior to 1970 had a fire death rate of 52 deaths per million housing units, whereas homes built between 1981 and 1986 had only nine fire deaths per million.

Many new homes have hard-wired smoke detectors on every level. Usually, they are interconnected so that if one detector alarm sounds, they all sound. Many smoke detectors are required to have battery back-up. This feature allows detectors to function even when the power goes out.

Space heaters and wood stoves, the second leading cause of fire deaths, are not needed in new homes because of central heating systems and better insulation.

Electrical power systems in new homes are sized for the heavier electrical demands of today's family, and wiring systems are less likely to cause fires. There also are more

receptacles so people need fewer extension cords which can overload circuits, trip people, and start fires as they become worn and frayed.

Circuit breakers have replaced fuse boxes which can be overloaded by using the wrong size fuse. Ground fault interrupters for bathrooms, kitchens, and outside receptacles reduce the chance of fire and electrocution.

The new Smart House wiring will further reduce the chance of fire and electrocution and make it easier to install security systems to protect homeowners from intruders.

New Homes Are Stronger

New homes in high wind zones and earthquake zones are built with extra bracing and framing anchors. In areas of expansive soils, tests are conducted and foundations engineered to resist or accommodate soil movement. Basement construction has been improved to resist cracking, and drains are installed to help prevent leaks.

New materials make roofs and floors stronger and quieter than those in older homes where board sheathing was used. New types of trusses on roofs and floors not only increase strength but permit greater design flexibility by eliminating most bearing walls inside the house.

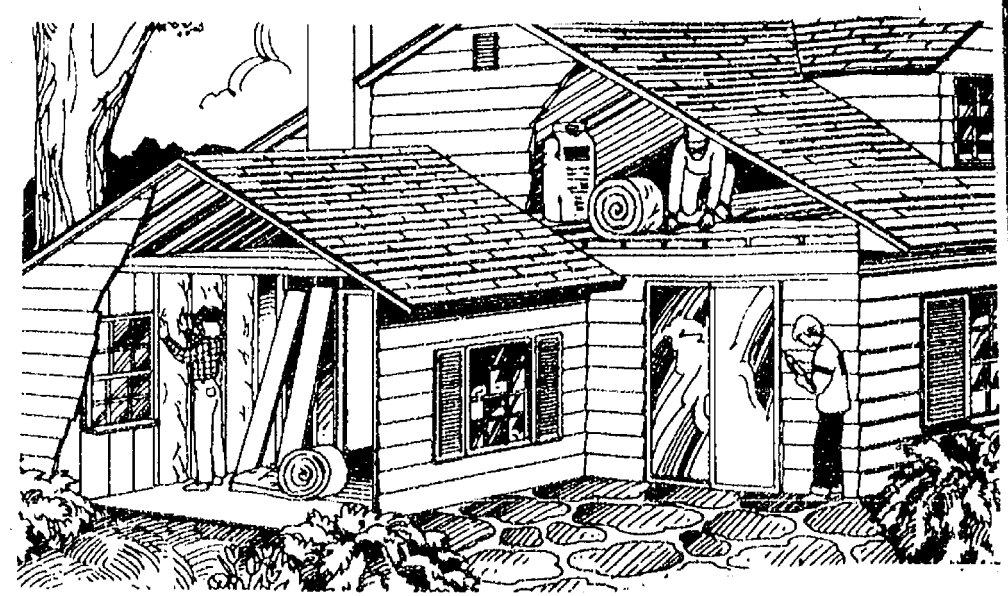
Many builders warrant their new homes for ten years against structural defects under insurance plans, such as the Home Owners Warranty (HOW) program.

New Homes Are More Energy Efficient

New homes consume half as much energy as homes built prior to 1980 because of more efficient heating and cooling systems, better windows, control of air infiltration, and improved insulation. Older homes tend to be drafty and less comfortable, and frost and condensation are more likely to appear on windows, drip down, and cause deterioration of wood trim and walls.

New Homes Require Less Maintenance

New homes are available with siding, windows, and trim that never



need painting. Wood decks are typically made of pressure-treated lumber resistant to rot and insects. Pressure-treated wood is also used where wood comes in contact with concrete.

New Homes Are More Convenient

Kitchens have dishwashers and other appliances built-in for convenience. Nearly all new homes are built with convenient central heating and in warm climates, central air conditioning. There are more electrical outlets, as well as outlets for cable and telephones. Bathrooms often have more convenient features such as vanity cabinets, large mirrors and medicine cabinets, whirlpool tubs, and easy-to-clean plastic tub enclosures.

The Smart House technology will permit even greater convenience because Smart outlets will accommodate electrical lights and appliances, telephone, TV, intercom, and many other types of devices. The system will permit programming of lights, appliances, and security systems. Gas outlets will provide for a new wave of gas appliances.

Glass tub enclosures and patio doors in new homes are now tempered so that they will crumble when breaking instead of breaking into jagged pieces

New Homes Are Healthier Than Older Homes

Much has been learned about the health risks of certain home building products in the past 20 years. Asbestos has been eliminated from shingles, pipe, cement board, roof tar, floor tiles, ceiling tiles, and insulation. If asbestos fibers become airborne, they can increase the risk of respiratory diseases.

Lead can cause a wide range of physical and mental ailments. It is not used as an ingredient in paint anymore, and it is no longer used as solder for plumbing. Formaldehyde emissions from particleboard and hardwood plywood have been greatly reduced in new homes.

Where radon is a problem, control systems are not being installed. These systems usually include a layer of gravel and polyethylene film beneath basement floors and concrete slabs. Older homes frequently have no gravel in which to collect the gas, no polyethylene film to retard movement of the gas through the slab, and no vent pipes. Mitigating radon from an existing home is generally far more expensive than building radon prevention techniques into a new home.

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Can you afford a new home?

By Thomas Baese,
President of Tri-Lakes
Home Builders Association

It's the first of the month and you're writing a check for your monthly rent. Have you ever wondered just how much money you lose every month by paying someone else's mortgage payment?

Perhaps you don't think you can afford to buy. Although the thought of loan applications and financing requirements may seem overwhelming, buying a new home is easier than you think.

First, you need to review your financial situation and estimate how much you can spend on housing each month. Knowing what you can afford at the outset will save you time and frustration when you begin looking for a house. In today's market, you can find a home in almost any price range.

A general rule of thumb: You should spend no more than 28 percent of your

monthly gross income on your monthly mortgage payment. Your mortgage includes principal, interest, taxes, and insurance premiums. So, if your annual gross income is \$40,000, you can spend up to \$933 on housing each month.

How much should you expect to spend on monthly mortgage payments? Your mortgage payment will be determined by your annual gross income, downpayment, interest rates, and the size of your loan. Mortgage payments vary according to the type of loan you obtain. The following charts give you an idea of what you can expect to pay if you have a 15-year or 30-year, fixed rate mortgage.

Downpayments usually range from five to 25 percent of the total cost of the house. When setting aside money for your downpayment, remember that you will also need cash for closing costs and possible "points" on your mortgage.

Closing costs are the expenses incurred when you transfer ownership

of the real estate. A point is a one-time service charge levied by the lender. One point equals one percent of the mortgage amount. Paying the points may be negotiable between the buyer and the seller.

Principal and Interest Payment
On a 30-Year, Fixed-Rate Mortgage

Amount	8%	8.5%	9%	9.5%	10%	10.5%	11%
40,000	294	308	322	336	351	366	381
45,000	330	346	362	378	395	412	429
50,000	367	384	402	420	439	457	478
55,000	404	423	443	462	483	503	524
60,000	440	461	483	505	527	549	571
65,000	477	500	523	547	570	595	619
70,000	514	538	563	589	614	640	667
75,000	550	577	603	631	658	686	714
80,000	587	615	644	673	702	732	762
85,000	624	654	684	715	746	778	809
90,000	660	692	724	757	790	823	857
95,000	697	730	764	799	834	869	905
100,000	734	769	805	841	878	915	952
110,000	807	846	885	925	966	1008	1047
120,000	881	923	966	1009	1054	1098	1142
130,000	954	1000	1046	1093	1141	1189	1238
140,000	1028	1077	1127	1177	1229	1281	1333
150,000	1101	1153	1207	1261	1317	1372	1428

Putting a price on your home

By Thomas Baese,
President of Tri-Lakes
Home Builders Association

The general trend in housing prices in your area will give you an idea of how your home may have increased in value over the past few years. And that's important if you intend to put your home on the market — because determining the price at which you should sell your home is the first thing you need to do.

The market price of your home will be determined by its location, its condition, and features and current market conditions in your area.

Comparable homes recently sold in your neighborhood will provide a benchmark for price you can expect your home to fetch. Whether it goes for a higher to lower price will depend, however, to a great extent upon the individual history of your home — covering everything from your yard to indoor and outdoor maintenance, improvements, and additions.

Setting your selling price too high or too low can turn off prospective buyers. It may be advantageous to seek professional outside help when establishing the market value of your home.

You will receive a written appraisal of the market value of your house and its lot from an independent real estate appraiser. To find a reputable appraiser, ask mortgage officers at local banks, contact the local real estate board or consult the telephone directory under "Real Estate Appraisers."

Real estate agents will draw on their wealth of expertise to assist in evaluating the current market value of your house. The cost for this service is usually included in the agent's commission for selling the home.

Before listing your house with a real estate agent, you should probably obtain a second opinion from another broker.

Once you've established the market value of your house, you can determine an asking price, which should provide some leeway for negotiation with prospective buyers. In some areas, a 5-10 percent difference between the market value and selling price of your home is customary.

How far you should come down from your asking price depends upon your plans and what the market will bear. If you can kick favorable financing into the deal, you may be able to sell your home for a premium.

Home buyers will always be in the market for an assumable mortgage made several years ago when interest rates were far below those obtainable today. If the mortgage doesn't have a due-on-sale clause, then it is assumable by your buyer.

New fixed-rate mortgages generally are not assumable, with the exception of FHA and VA financing.

If you plan to pass your assumable, low-interest rate mortgage along to a buyer, chances are that it will fall considerably short or financing the entire purchase, because of increases in the value of the home since the mortgage loan was initiated. Some lending institutions will "wrap" the existing financing into a new mortgage loan for the full amount needed to purchase the house.

Energy efficiency is another plus that will go a long way in selling your home. The truth is that most existing homes are not as well insulated or as well equipped to conserve energy as new homes, a handicap the existing home owner must face forthrightly.

Total honesty is the best policy in any dealings with potential home buyers. Any professional real estate broker will want to know the cost of your utilities so that he or she can answer intelligently one of the questions that, in today's more energy-conscious times, buyers most often ask.

If your home leaks energy, you may be passing along a hefty insulation bill to a buyer. As with any other major repair or renovation job that is your legacy to the buyer, you may be expected to make up the difference in your asking price for the home.

As in so many aspects of modern living, times are changing rapidly. Traditionally, the existing housing market has been the market for the first-time buyer. That's not always the case today.

Roughly 30 percent of today's new home buyers are first-time buyers. They have shunned the existing housing market because new homes are increasingly offering, for the first time anywhere, features uniquely tailored to the lifestyles and budgets of today's young households.

Many of the assets of an existing home actually become liabilities when seen through the eyes of the prevalent first-time buyer of the 1990s. For example, a two-income family with a child on the way will not be easily impressed by the fourth bedroom in your home. Such a buyer may not be willing to pay much extra for a surplus bedroom.

Actually, a fourth bedroom will become a selling point in only rare instances. The size of the American family is shrinking. Few of your prospective buyers may require the amount of bedroom space you have to offer.

Easy maintenance and smaller yards have always been desirable for the elderly. Now the young are joining

the chorus. Older homes are more difficult to maintain than their newer counterparts. Big back yards require more weekend work than many buyers are willing to spare.

Finally, you may be hard pressed to match the price of new homes that have been targeted for affordability. No matter how desirable, your existing home may be at a disadvantage in the first-time market if it is priced significantly above affordable new homes recently built in your area and pitched to young buyers.

Before you put your home on the market, it pays to find out about your competition. Identify the type of family who is likely to be interested in buying your home. Work from there to establish the strong and weak points of your property.

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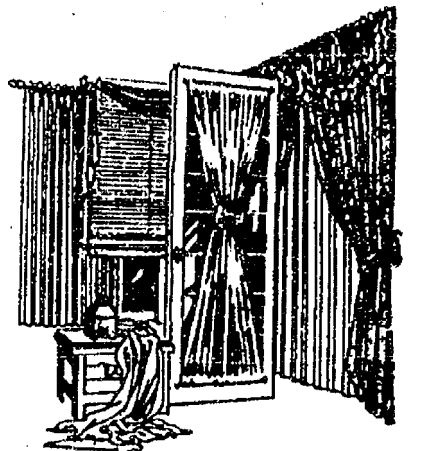
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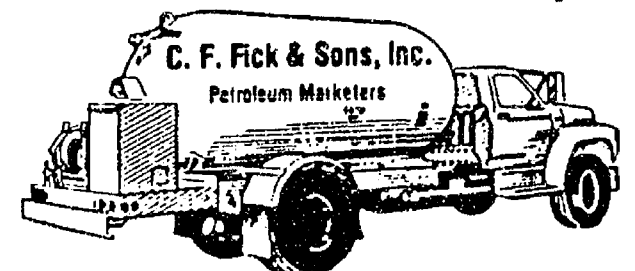
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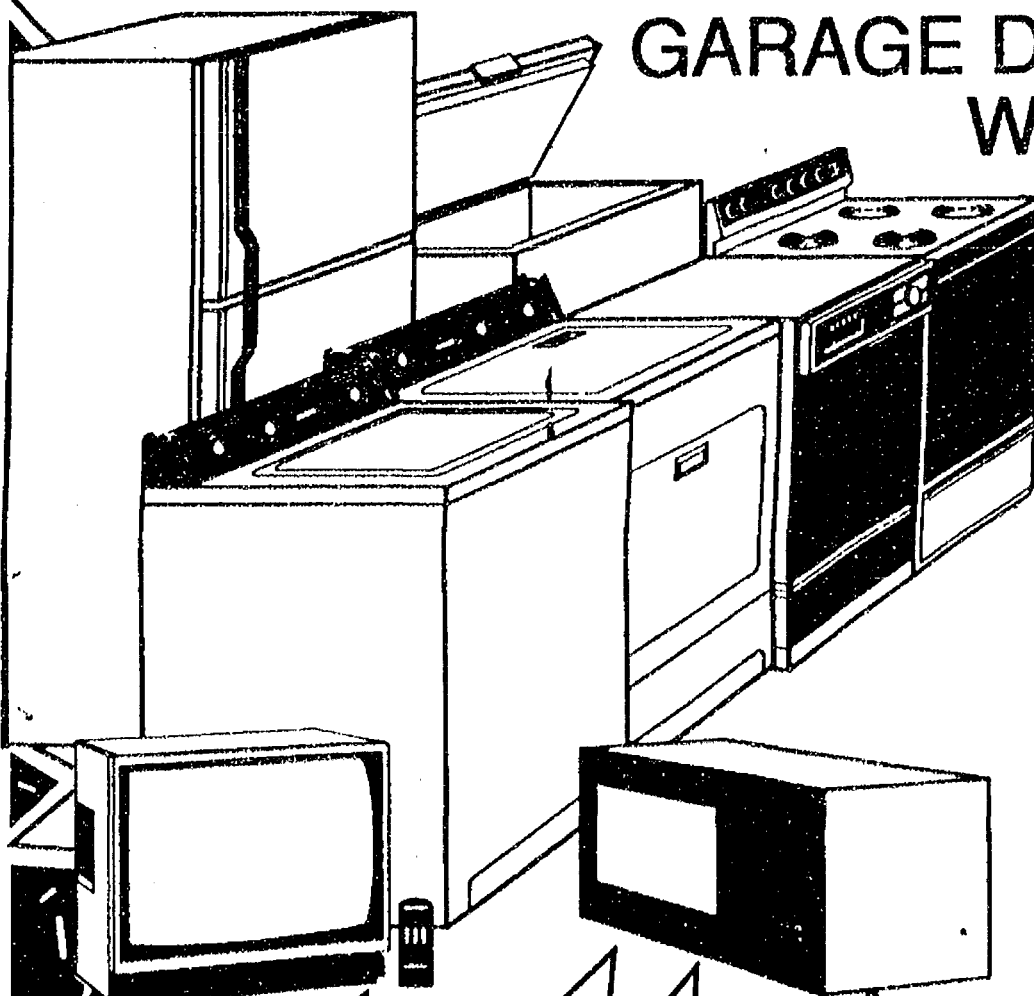
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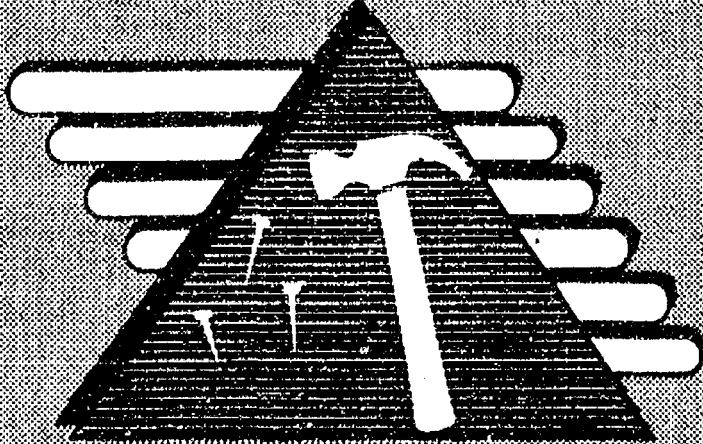
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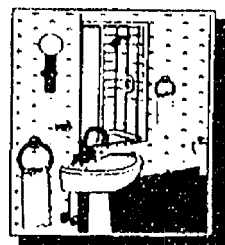
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Frequently asked heat pump questions

Q: I'm considering a heat pump for my new house. The builder said I can use it for both heating and cooling my home. How can this be possible?

A: The electric heat pump is a single piece of equipment that supplies heating in the winter, and air conditioning in the summer. An electric heat pump can supply both heating and cooling because it uses electricity only to transfer heat, not to create it.

A heat pump is essentially a heat absorber. In the summer, a heat pump absorbs heat from the indoor air and "pumps" it outdoors. In the winter, just the reverse happens. Heat is absorbed from the cold outdoor air, and pumped indoors. This is possible because even at 0°F, the outdoor air still contains a lot of heat: almost 80 percent of the heat that it has at 100°F. When the outdoor temperature is below freezing, however, certain types of heat pumps rely on supplemental heating to keep the house warm.

Q: What will it cost to operate my heat pump over the course of a year?

A: Your actual heating and cooling costs will depend on many factors. The design of your house, its geographic location, how well insulated it

is, the heat pump's energy efficiency rating, the size of your family household, and especially, how energy-efficient you are will affect the cost. Quite often, even similar homes next door to each other can have greatly disparate heating and cooling costs.

Regardless of where you live, however, a well maintained, standard-efficiency heat pump returns between \$2.00 and \$3.00 in heating or cooling for each dollar of electricity you pay to operate it, according to the Edison Electric Institute and the National Rural Electric Cooperative Association, two national associations of electric utilities. A new, standard-efficiency fossil-fuel furnace (oil or gas) on the other hand, now returns only about \$0.80 in heat for each energy dollar spent to run it.

Q: We are concerned about protecting the environment. What impact will our getting a heat pump have on it?

A: Your concern for the environment matches a growing trend around the country. Selecting a high-efficiency electric heat pump will help protect the environment because it uses electricity very efficiently.

The quality of the air you breathe inside of your house is just as important as the outdoor air. Because a heat pump runs on electricity, and does not

burn gas or oil, no by-products of combustion enter the outdoor, or the indoor, air.

Q: I want to be sure I buy an energy-efficient heat pump. How can I make sense out of the different energy-efficiency claims?

A: The minimum efficiency standards for heat pumps are now 10.0 SEER and 6.80 HSPF for a split-system heat pump (with the familiar outdoor compressor). What do these numbers mean to you as a consumer?

The SEER (Seasonal Energy Efficiency Ratio) applies to the cooling performance of heat pumps and central air conditioners. The SEER tells you how much cooling you get, compared to the amount of electricity you have to buy to deliver that cooling during the cooling season.

The HSPF (Heating Seasonal Performance Factor) applies only to heat pumps. The opposite of the SEER—the HSPF—measures the amount of heating you get, compared to the amount of electricity you buy to deliver that heat during the heating season.

When you go shopping, what you need to remember is that the higher the SEER and HSPF, the more money you will save each time you operate your heat pump.

Q: I've heard of a special type of heat pump that is installed below the ground. How does this system work?

A: Since a heat pump uses electricity only to transfer heat, and not create it, it's the most energy efficient heating and cooling system you can buy. A geothermal heat pump, however, uses even less electricity, because instead of exchanging heat with the outdoor air, the geothermal heat pump exchanges heat with the earth or water. The relatively constant year-round temperature of the earth's soil or a deep pond makes it work less to exchange the heat.

During the cooling season, for instance, you'll save up to 30% on air

conditioning bills. And during the winter, you'll be heating your house with a system that is more than three times as energy efficient as a fossil-fuel furnace.

A geothermal heat pump exchanges heat with the earth by pumping an anti-freeze mixture through underground loops. Depending where you live, you can choose from two types of geothermal heat pump systems. One type is a horizontal loop heat pump. This heat pump uses a horizontal loop of piping that is filled with an anti-freeze mix. The other type of geothermal heat pump is a vertical loop, with holes bored in the earth for the piping. Vertical loop heat pumps are used in areas with rocky soil, or where you have many trees.

A groundwater heat pump has an open pipe to pump water up from a deep well, pond, or lake. After running through the heat pump, the water is pumped back to the source.

The cost to install a geothermal heat pump makes it more expensive than an air-to-air heat pump; depending on your use of the system, however, the energy savings will pay you back the price difference in 3 to 5 years.

Q: I've seen advertised something called an "add-on" heat pump. Our furnace is old, but it still heats our house fine. Would this type of heat pump work for me?

A: The "add-on" heat pump gets its name because it works together with your existing fossil-fuel furnace (oil or gas) to give you a more energy-efficient heating system.

This is how it works. On winter nights your heat pump will heat your home with the highest energy-efficiency ratings of any heating system available. On the very coldest of winter nights, your heat pump turns over the heating duties to the furnace. Each operates only when it is most cost-effective. During the summer months, the same add-on heat pump will cool and dehumidify your house.

Aluminum: The shape of things to come

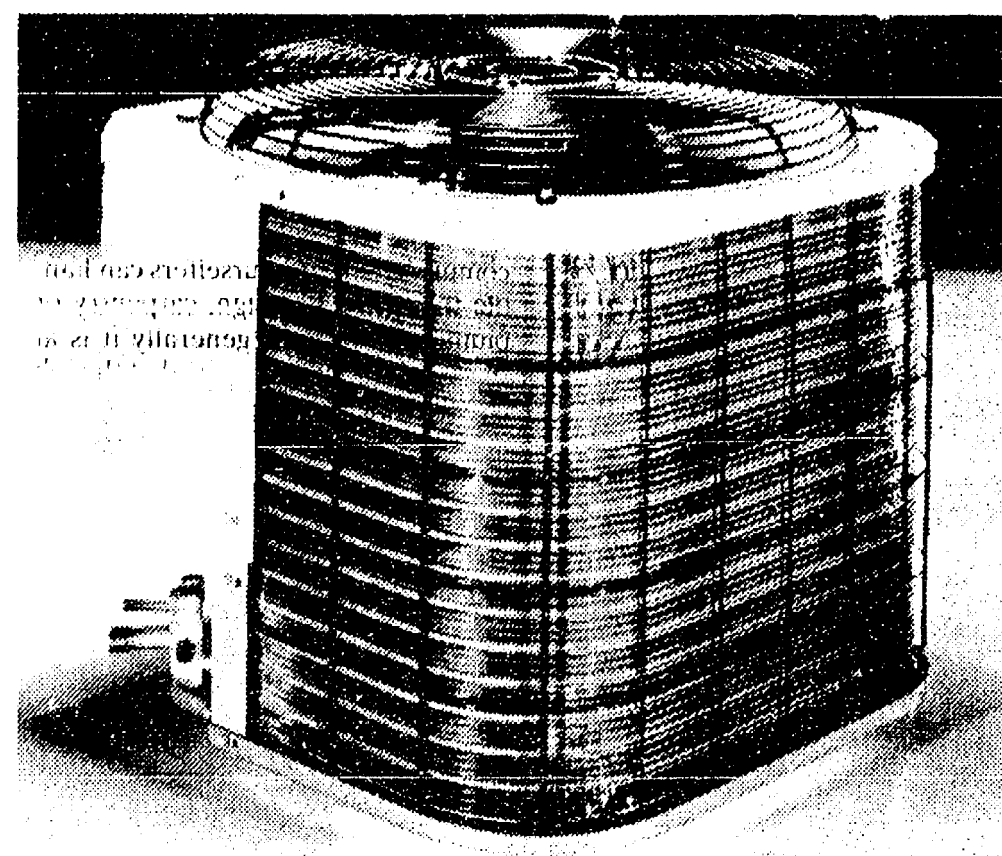
If you're planning to build a new home or remodel your current dwelling, think about the windows for a minute. Was your first thought a simple rectangle or basic square? You may be surprised to discover that aluminum windows can be fabricated into almost any shape or size.

Matching virtually any architectural style is effortless with aluminum windows. Because it is easy to form and is the strongest and most rigid of all window framing materials, aluminum can be made into a variety of shapes, sizes and configurations. And

although frames can be slimmer and more elegant, aluminum maintains its structural strength. When you use aluminum, substance is never sacrificed for style.

This means that you can highlight the special features of your home by choosing from horizontally or vertically operating units, casements and others with square or rounded shapes and trim.

Heat Pump Energy-Efficiency Standards Mean Savings



New efficiency standards lower the operating costs of heat pumps and central air conditioners even more. (Photo courtesy of Bryant Heating & Cooling)

If you are like most homeowners, about 60 percent of your monthly energy bill goes towards staying warm in the winter, and cool in the summer. That is a lot of energy and money. Therefore, to get the most benefit from your energy dollars, and to help protect the environment, you should shop for the most energy-efficient heating and cooling system you can afford.

The electric heat pump offers you these energy savings. With the minimum energy-efficiency standards that

went into effect January 1, 1992, the new heat pumps will now return even more value for your money. In fact, a heat pump meeting the new standards will return between \$2.00 and \$3.00 in heating for each dollar you spend to operate the heat pump, according to the Edison Electric Institute and the National Rural Electric Cooperative Association, two national associations of electric utilities.

A split-system heat pump (the one with the familiar outdoor compressor) must now have a minimum effi-

ciency standard of 10.0 SEER and 6.80 HSPF. What do these numbers mean to you as a consumer?

The SEER (Seasonal Energy Efficiency Ratio) applies to the cooling performance of heat pumps and central air conditioners. The SEER tells you how much cooling you get, compared to the amount of electricity you buy to deliver that cooling over the cooling season.

The HSPF (Heating Seasonal Performance Factor) applies only to heat pumps. The opposite of the SEER—the HSPF ratio—compares the amount of heating you get, to the amount of electricity you buy to deliver that heat during the heating season. What really matters is that when you are shopping, remember that the higher the SEER and HSPF ratios, the more money you will save each time you operate the heat pump.

An electric heat pump can supply heating and cooling for the same reason it is energy efficient: it uses electricity only to transfer heat, not to create it. A heat pump is essentially a heat absorber.

In the summer, a heat pump absorbs heat from the indoor air and "pumps" it outdoors. In the winter, just the reverse happens. Heat is absorbed from the outdoor air, and pumped indoors (even at 0°F, the outdoor air still contains a lot of heat—almost 80 percent of the heat that it has at 100°F). When the outdoor temperature is below freezing, however, certain types of heat pumps use some supplemental heating to keep a house warm.

Call your electric utility for more information about energy-saving heat pumps. They may offer financial incentives for models that exceed these new minimum energy-efficiency standards. Your electric utility may also be able to help you select a qualified heat pump contractor to install your new system.

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Small savings add up



Energy savings make sense all the time. But it makes a lot more sense when times are tough and many homeowners' budgets are tight. "There are some very simple and inexpensive ways in which to reduce high heating and cooling costs," said Matthew Herko of The Home Depot.

The following energy saving tips can assist in saving from \$300-\$500 annually.

ATTIC INSULATION—The size of your house and attic, as well as current utility bills, will determine the actual savings you can get from installing insulation. In many cases, you

can save as much as 30 percent on your annual electric bill. Most people will recover their investment in the course of the first year.

WATER HEATER CARE—The next biggest gobble of electricity in your home is the water heater. If it's hot to the touch, you're wasting a lot of energy. Cover the heater with an insulation blanket kit and use pipe insulating foam around hot water pipes. Also, lower the heater's thermostat to 140 degrees Fahrenheit (60 degrees Celsius) if you have a dishwasher, or to 120 degrees Fahrenheit (40 degrees Celsius) if you don't. Your energy savings will ultimately depend on the number, ages and habits of the people in your house.

HOT WATER WASTE—Water-saving showerheads and flow restrictors in kitchen and bathroom faucets reduce the actual volume of water that comes out by as much as 20 percent or more but will not affect your washing capabilities in any way. Also, shut the water off when shaving or brushing your teeth and take shorter showers.

SHADE THE A/C COMPRESSOR—Install a fence (and a partial roof, if you can) or plant high bushes or arca palms around the compressor (outside unit) of your air conditioner,

to shade it and help it cool off faster. Leave at least three feet of free room all around the unit to facilitate free air circulation.

CEILING FANS—Ceiling fans help reduce your cooling costs. For each degree you raise your thermostat, you can reduce your electric bill by about 10 percent. In the meantime, a ceiling fan operating at slow speed uses no more electricity than a 15-watt lightbulb.

THERMOSTATS—If there is no one in the house for several hours at a time during the day, a programmable thermostat will save you money and keep you comfortable. Set it so the air conditioner starts cooling the place about half an hour before your scheduled arrival time.

TIMERS—There are timers for lamps and electrical appliances. Light-sensitive timers will turn on and off depending on the amount of daylight available, whereas clock timers have to be set for specific hours when you need them. Timers can also be used to water your garden during the early morning hours, when it's best to water your plants to avoid evaporation from the strong mid-day sun.

LIGHTS—You may be able to turn off some lights without making your house a dungeon, but an excellent alternative is to use fluorescent halogen lamps wherever possible. They are four times brighter and much cooler than regular incandescents, use up to 75 percent less electricity and last 25 times longer. For outdoor lighting, you might try sun-battery-powered lights and wipe out your electric costs altogether.

CAULK AND SEAL—Estimates indicate that you can save up to 10 percent of your yearly home cooling costs by caulking and sealing all windows and doors. Hold a lit candle next to the gap between a door or a window and its frame. If the flame flickers, you have a draft that can be cured with one of the many sealing kits available. Caulking is best applied around door and window frames, where they meet the wall, as well as around openings to the outside.

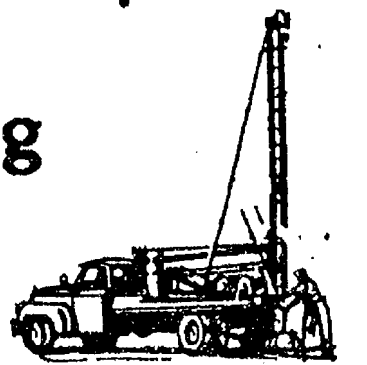
OLD APPLIANCES—If any of your major appliances keel over, look very carefully at the yellow tags of potential replacements. They tell you the relative electricity usage of each model as compared to similar ones. Choose the model that best fits your needs and has the lower estimated energy consumption number.



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Consider upgrading instead of remodeling

If you're among the millions of homeowners who have put kitchen remodeling dreams on "hold" due to the economy, here are some alternative ideas that can help you keep your dreams alive. Rather than a total kitchen remodeling, consider a "kitchen upgrade" instead. A well thought-out kitchen upgrade may be your answer. In these "no-nonsense nineties", it just might be the ideal, economical solution.

There are, in fact, millions of

kitchen appliances now getting well into their second decade of operation that will require replacement.

The idea of a "kitchen upgrade" is to improve your kitchen's appearance and its utility by replacing, on a planned schedule, existing appliances with today's better-looking, more useful ones. It can be done on a smaller scale than kitchen remodeling, without the need for architects or interior designers.

For example, it could mean upgrad-

ing from a conventional coil electric range to a smoothtop model. The new smoothtop models are particularly popular in kitchen upgrades. Not only do they dramatically improve the kitchen's appearance, but they also make cooking and cleaning up easier.

There are several levels of kitchen upgrades that can be undertaken without requiring extensive redesign or remodeling. They are:

Minimal. Replace one or two appliances only. This could include range and refrigerator or range and dishwasher or any combination of appliances. It requires planning ahead to ensure that all replacements will fit within your future planned kitchen. **Clean sweep.** Replace all appliances. Upgrade, for example, to ice-dispensing refrigerators, self-cleaning ovens, smoothtop ranges or cooktops. Usually requires no carpentry or plumbing. **Reinforcements.** Replace and/or add to appliances. Upgrade from conventional electric range to a new, sleek smoothtop model with, for example, a double oven or oven/microwave combination. This may require rudimentary carpentry, plumbing or electrical work.

Facelift. Replace and/or add to appliances as above and replace cabinets, countertops and/or floors. Some accomplished do-it-yourselfers can handle this without design, carpentry or plumbing help, but generally it is at this level (or just above it) that the job passes from the "upgrade" to the "remodeling" category.

The three rules for a kitchen upgrade are: Shop, visit and ask. If you should require design assistance, make sure that you select a professional who is a certified kitchen designer (CKD).

You should expect to spend at least a month shopping and learning about the appliances that appeal to you. Start a folder. Visit home shows, open houses and dealer showrooms. Ask your friends about their appliances: what's good and what's not. Look for articles and advertisements. Pick up brochures. Write for information.

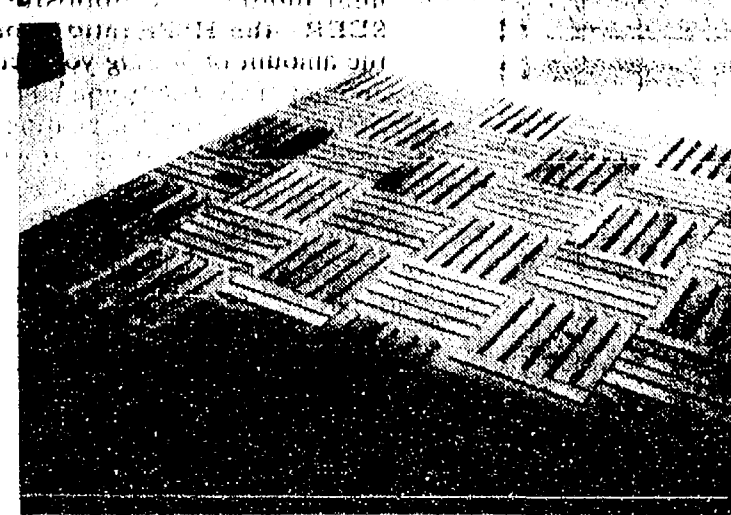
While you're shopping and visiting, compare prices and services of various stores. Set up a budget and put money aside for the project. Make sure that you spend the necessary time to determine which appliance features you will actually use.

Generally, the most worthwhile features are those that are functional and save time and/or ease clean-up, like glass shelves in the refrigerator, self-cleaning capability in ovens, or glass-ceramic smoothtops on ranges or cooktops.

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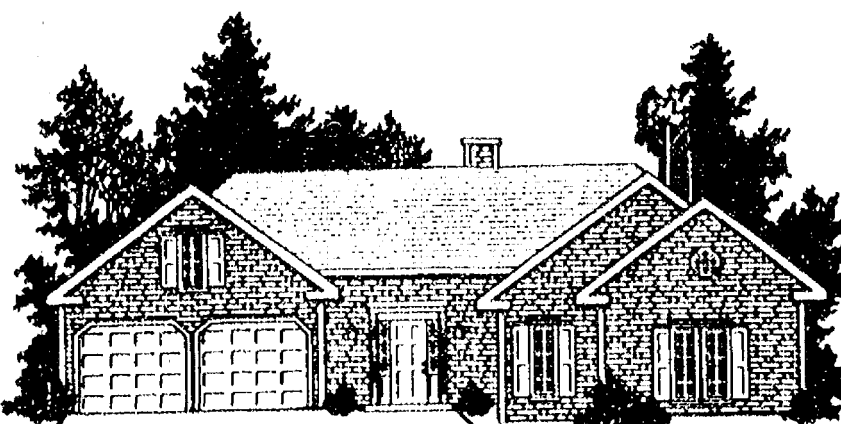
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Fans beat the heat the economical way

The way most people look at it, there's no trick to beating the heat in summer—as long as you're willing to pay the price.

There is an alternative, however. More and more homeowners are finding that fans can provide them with the cooling effects they seek, without resulting in overwhelming utility bills.

There are a wide variety of powered ventilators currently available. Properly selected and installed, they can create an indoor environment which remains comfortable all summer long.

Whole-House Fans

Foremost among the energy-saving powered ventilators is the whole-house fan. Situated near the center of the home, the fan can be used during the summer months to draw in cooler evening air through screened windows and doors, creating a pleasant and comfortable indoor environment. The fan also produces breezes that can make the temperature seem two to eight degrees cooler than it actually is.

An effective cooling device at temperatures well into the eighties, the

whole-house fan can yield substantial energy savings as it takes much of the cooling burden off of the air-conditioning system, yet can be operated for as little as one-tenth of the cost of air-conditioner operation. Useful in all climates, the whole-house fan can replace the air-conditioner in some areas of the country.

The Home Ventilating Institute (HVI), a voluntary organization of manufacturers of static and powered home ventilating equipment, offers a simple method for proper selection of whole-house fans. HVI labels displayed on members' products, show the certified capacity of the fan as measured in cubic feet of air moved per minute (CFM). To determine the necessary CFM rating for a whole-house fan, multiply the interior square footage of the home (excluding garage, attic or basement) by three. In warmer, more humid climates, a larger capacity is needed, and the square footage should be multiplied by four in those areas. The resulting number is the CFM rating for the fan needed for the home.

It is important for the homeowner to provide sufficient static vents for the whole-house fan to function prop-

erly. To determine the necessary vent area, the CFM rating should be divided by 750. The resulting number will be the square feet of static vent area which must be provided.

Ceiling Fans

Ceiling fans, devices which have been around since the turn of the century, have enjoyed a rebirth in popularity recently, largely because of their decorative appeal. However, the fans also offer significant cooling and energy-saving benefits to homeowners.

Research has shown that ceiling fans have the ability to make room occupants feel comfortable at temperatures up to 85 degrees Fahrenheit. The ceiling fan's ability to provide cooling effects at temperatures into the mid-80s is of notable significance in terms of energy and cost savings. The fans are extremely economical to operate and can yield substantial savings when used to supplement air-conditioning. Based on 1982 national averages, an article in "Consumer Reports" estimated that the cost for operating a ceiling fan for eight hours would be one-half cent.

The fans are available with short-stem assembly, allowing them to fit easily into rooms with standard eight-foot ceilings, with seven feet of clearance. The fans range in size from 36 to 52 inches across. The smaller models are designed for use in tight quarters such as hallways, small offices, stairways, dining rooms, apartments and small houses where space is at a premium. The larger fans are suited to living rooms, play rooms, large porches, basements, dens, and, thanks to truly silent operation, bedrooms.

HVI cautions consumers to be very careful in selecting a ceiling fan. The organization notes that some fans are built strictly as decorative items and are of almost no value as air-circulating devices. Consumers are urged to determine that the fan has been sturdily constructed to withstand the rigors of operation before they make their purchase.

Attic Fans

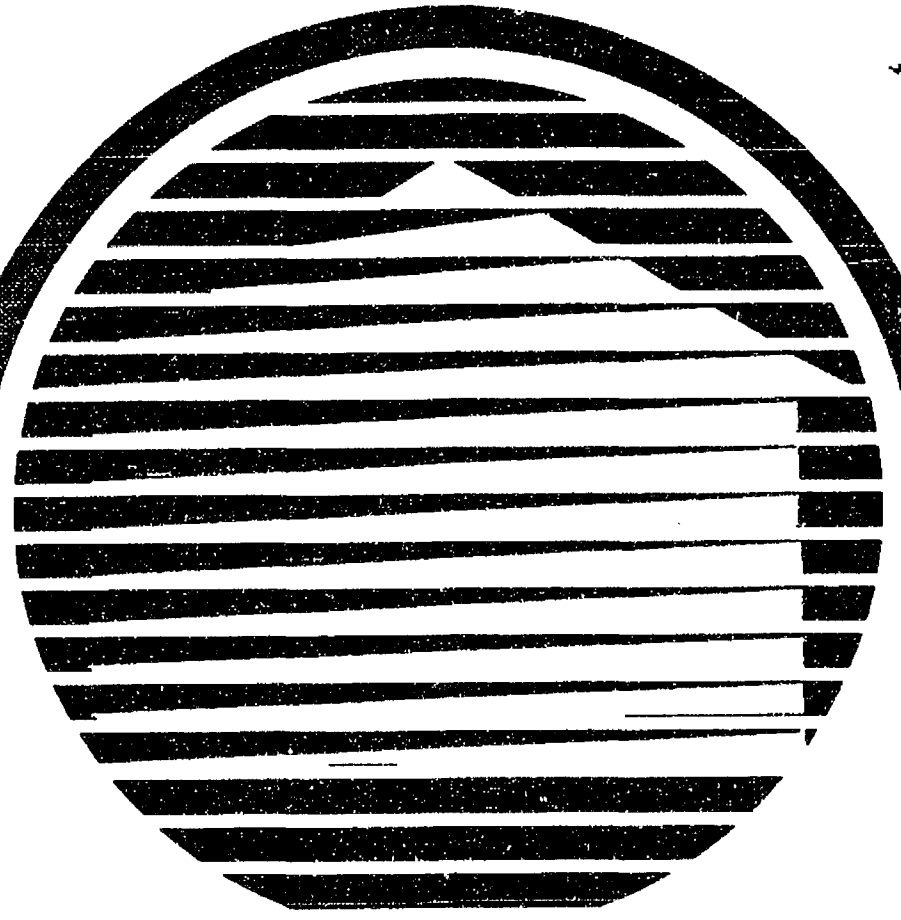
During the summer months, as the sun beats down upon the roof of the house, air in the attic can become extremely hot. As the heat builds up, it can penetrate to the house below, causing discomfort or putting an added burden on a home's cooling system. Further, attic heat build-up poses a threat to insulation and to structural materials, causing serious deterioration of these items. The problem continues in the winter when water vapor produced throughout the house rises to the attic and collects there. It can penetrate insulation, seriously impairing its efficiency, and can also cause damage to other materials in the roof and attic.

The ideal way to combat both unwanted intruders is with a powered attic space ventilator. Mounted on the roof or gable wall, the ventilator removes hot or moist air, replacing it with clean, fresh air from the outside. Equipped with a thermostat, the ventilator automatically comes on whenever the attic temperature exceeds safe levels. In the winter, ventilators equipped with a humidistat activate automatically when moisture in the attic air reaches an unacceptable level.

To determine the necessary CFM rating for an attic fan, HVI recommends multiplying attic floor area by 0.7 (add 15% for dark roofs). The resulting number is the correct CFM rating for the fan needed to properly ventilate the attic. As with whole-house fans, the powered attic ventilators manufactured by HVI members are independently tested and certified, and the CFM rating is shown on the HVI label.

For More Information

For more information about proper home ventilation, contact the Home Ventilating Institute Division of the Air Movement and Control Association, 30 W. University Dr., Arlington Heights, IL 60004.



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Trees help save energy, lower utility bills

An often overlooked method of lowering your house's energy use is increasing the number of trees on your property. Planting the right tree in the right location, can help lower your heating and cooling costs. And because you are using energy efficiently, you are also helping to protect the environment, according to the Edison Electric Institute and the National Rural Electric Cooperative Association, two national associations of electric utilities.

Deciduous and evergreen trees work together to block the hot summer sun and cold winter winds. The right combination of these trees can also protect your home from noise and dust too.

Deciduous trees have broad leaves, and include oak, maple, and elm trees. These trees should be planted on the south and west sides of your home, the areas where the sun's rays reach your house. In the summer, the deciduous trees will help block the hot summer sun. This in turn will lower your air conditioning costs.

In the winter, the same deciduous trees have now lost all their leaves, and allow the sun's warmth to reach your house. This helps to lower your heating bills.

Evergreen trees should be planted on the north and west side of your house. Here, these trees with their branches of thick green needles, can then block the cold winter winds.

Low trees and shrubs planted close to your home reduce wind currents and create a "dead air" space that helps to reduce heat loss in the winter. It also helps to buffer your home from hot outside air in the summer.

When planting trees, remember to watch out for overhead power lines. Trees with a low mature height, less than 25 feet, are recommended for plantings under power lines. Be sure to check with your electric utility's forestry department, or your local nursery to help you decide which tree is best.

For more information on planting trees on your property, or in your neighborhood, write to the American Forestry Association, P.O. Box 2000, Washington, D.C. 20013, or call (202) 667-3300.

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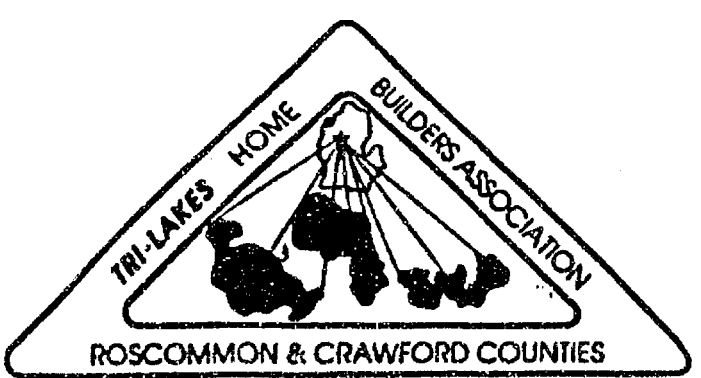
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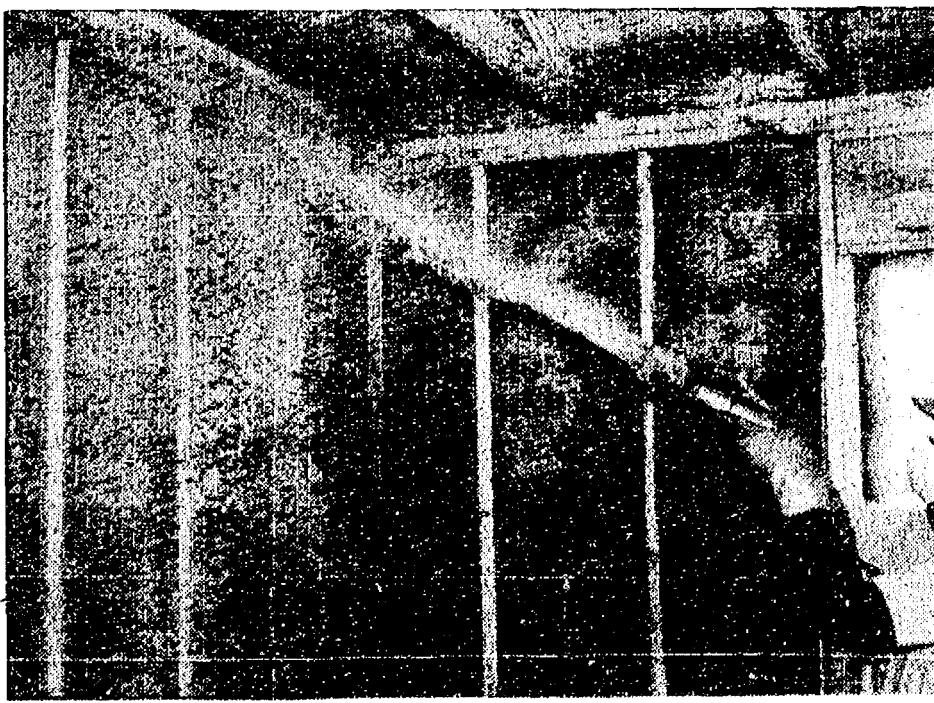
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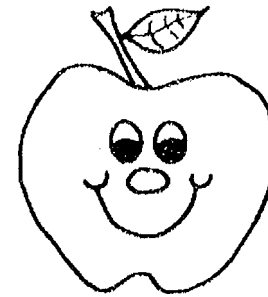
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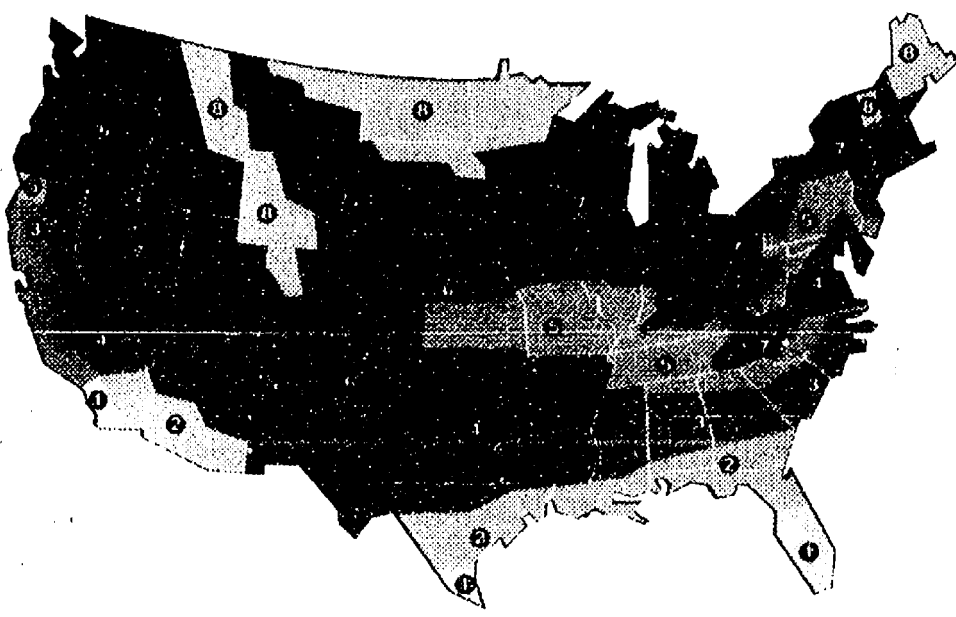
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U.S. Department of Energy Recommendations for Existing Homes(A)



Insulation Zone	Ceilings Below Ventilated Attics		Floors Over Unheated Crawlspaces, Basements		(B) Exterior Walls (Wood Frame)	(C) Crawlspaces Walls
	Electric Resistance	Gas or Oil	ALL FUEL TYPES			
8	R-49	R-49	R-19	R-11	R-19	R-19
7	R-49	R-38	R-19	R-11	R-19	R-19
6	R-38	R-38	R-19	R-11	R-19	R-19
5	R-38	R-38	R-19	R-11	R-19	R-19
4	R-38	R-30	R-19	R-11	R-19	R-19
3	R-38	R-30	R-19	R-11	R-19	R-19
2	R-30	R-30	R-19	R-11	R-19	R-19
1	R-30	R-19	R-19	R-11	R-19	R-19

(A) Recommended total R-values for existing homes. Assumes no structural modifications are needed to accommodate added insulation.

(B) The R-value of full wall insulation, which is 3-1/2 inches thick, will depend on material used. Range is R-11 to R-13. For new construction, R-19 is recommended for exterior walls. Jamming an R-19 in a 3-1/2 inch cavity will not yield R-19.

(C) Insulate crawlspace walls only if the crawlspace is dry all year, the floor above is not insulated, and all ventilation to the crawl-space is blocked. A vapor barrier (e.g. 4 or 6 mil polyethylene film) should be installed

on the ground to reduce moisture migration into the crawlspace. * Additional insulation not suggested. R means resistance to heat flow. The higher the R-value, the greater the insulating power. Ask your seller for the fact sheet on R-values.

NOTE: For more information see DOE Insulation Fact Sheet (DOE/CE-1080), U.S. Department of Energy, Technical Information Center, P.O. Box 62, Oak Ridge, TN 37830.

Or write for Manville's "Homeowner's Insulation Guide," No. RIG-505, to Manville Inquiry Dept., 1601 Park Ave. West, Denver, CO 80216.

Insulation recommendations can help lower energy costs and protect the environment

Heating And Cooling Account for Up to 70% Of Home Energy Use

With the rapidly rising cost of energy, and the expectation that it will continue to climb during this decade, homeowners are more than ever looking for ways to reduce their utility bills.

According to the U.S. Department of Energy, 50% to 70% of the energy used in the average American home is for heating and cooling. Another 20% is for heating water. Everything else combined accounts for just 10% to 30% of utility bills.

So though it's important to turn off lights and appliances when not needed, the way to substantially reduce energy costs is to decrease the amount of energy used for heating and cooling.

The DOE states that most of the existing houses in the U.S. are not insulated to optimal, recommended levels, and that adding insulation may save enough money in reduced utility bills to pay for itself within a few years, and then continue to save the homeowner money as long as he or she lives in the home.

DOE Recommends Insulation R-Values

To guide owners of existing homes, and builders of new ones, the DOE has published updated R-value recommendations.

R-value is the measure of thermal resistance by which insulation is specified. "R" means resistance to heat flow. The higher the R-value, the greater the insulating power.

The DOE recommendations divide the country into eight insulation zones, with specific R-value guidelines for ceilings, floors and exterior and crawlspace walls.

Homeowners can verify the precise recommendations for their specific area with their building materials dealer, insulation contractor, public utility or state energy office.

The DOE points out that insulation not only saves money, but also helps reduce the rate of depletion of our nation's limited energy resources. In addition, it can make a home more comfortable by maintaining a uniform temperature throughout the house.

Walls, ceilings and floors will be warmer in the winter and cooler in the summer. Fewer drafts mean the house will remain comfortable at lower thermostat settings.

Insulation also acts as a sound absorber, keeping noise levels down.

Insulation Can Offer Additional Benefits

Some states offer a tax credit for money spent on measures to reduce home energy use, including added insulation, weatherstripping and caulking, says the DOE.

In fact, many states are presently considering endorsing the 1989 "Model Energy Code," which has even stronger R-value recommendations than those of the DOE.

State energy offices can be a valuable resource for information, while local utility companies also often provide technical advice. Some even offer rebates or financing assistance.

A home energy audit will identify the amount of insulation already in place, any additional amount needed, and can recommend other improvements such as installing storm windows.

Insulation Priorities

The DOE considers the following to be the key insulation priorities:

Insulate the attic to the recommended level, including the attic door, or hatch cover.

Insulate under floors above unheated spaces, and around walls in the basement, crawl spaces and foundation, and on the edges of slabs on grade.

Consider exceeding recommended levels of insulation for exterior walls of existing houses, particularly when remodeling or re-siding, or for new houses.

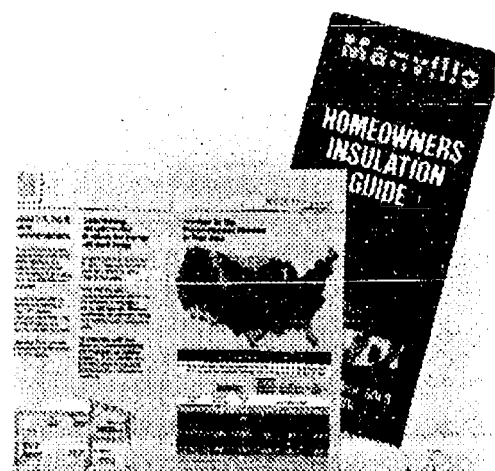
R-Value Map Available

The recommended R-value map and chart are also available in color in the "Homeowner's Insulation Guide," published by Manville, the makers of gold fiber glass insulation.

This 16-page, illustrated pocket-size guide covers everything from how to determine if you need more insulation to how to install it.

It contains brief, simple instructions, with clear color sketches showing how to insulate new and existing attics, floors, crawl spaces, walls and the little spaces around windows and doors.

You can obtain a free copy of the guide, No. RIG-505, from your dealer, or by writing to Manville Inquiry Dept., 1601 Park Ave. West, Denver, CO 80216.



Manville's pocket guide shows DOE map, explains R-values.

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Clean indoor air important in homes

It's hard enough keeping the house clean from dirt, mud and dust without having to worry about the quality of air in your home. But, clean, healthy air affects not only your family's comfort, but the long-term maintenance of your home as well.

Today, homes are built air-tight for energy savings. But that means houses don't breathe—exhausting bad air and replacing it with fresh air. Take the kitchen for example. Cooking, broiling, baking and frying produce great amounts of grease particles, smoke, odors and moisture. These pollutants can cause grimy cabinets, soiled curtains and gritty ceilings and walls. In the bathroom moisture can rust metal cabinets, shorten the life of wallpaper, paint and tile adhesives. And, since trapped moisture rises, it can deteriorate joists and framing above the bathroom.

Yes, you can open the bathroom door while showering, but that just causes the moisture-laden air to travel to another part of the house looking to escape. And yes, you can open a bathroom window, but that's not practical in many parts of the country during the winter months.

"Spot ventilation in the kitchen and bath captures moisture at the source before it can cause discomfort or damage," according to Jerry Santowski, President of Broan Mfg. Co., Inc., which manufactures kitchen and bath ventilators. Range hoods and bath fans, if properly installed, help those air-tight homes to breathe.

Even the U.S. EPA (Environmental Protection Agency) recommends the use of exhaust fans and range hoods in reducing indoor air pollutants in their publication, "The Inside Story: A Guide to Indoor Air Pollution."

To Vent Or Not To Vent

Range hoods and exhaust fans can either be installed ducted or duct free. Ducting or venting means that the moisture and pollutants are exhausted to the outside of the home through duct work. Duct free models use filters to clean the air and then recirculate air back into the room. However, duct free models do not remove the moisture from the air.

According to Broan, ducting is always the recommended installation. Because of time restraints, builders or homeowners, oftentimes opt for the easier duct free installation.

"In the long run, ducting the range hood or exhaust fan provides the greatest investment in your home," according to Santowski, "by eliminating costly future repairs to joists, window seals, insulation and paint."

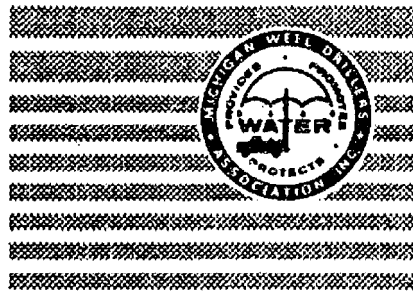
Once you're convinced of the benefits of ducting, check on the installation. Rangehoods require a minimum of 6 inch round ductwork. A 4 inch duct is too small, causing the hood's motor to work too hard. Exhaust fans, need a minimum of 3 inch duct work, but for top performance, a 4 inch duct is recommended.

If you can, look in your attic at the duct run. Some of the duct runs look like a roller coaster of twists and turns. Duct runs should be as short and straight as possible. Sharp 90 degree angles are possible with flexible duct, but the fan's performance will be reduced dramatically. If a longer duct run is necessary due to construction, use rigid metal duct since it has the least resistance to air flow. Longer duct runs may require a higher air movement rating to compensate to the long run.

According to Broan, the ducting should be connected to either a roof cap or wall cap so that the moisture and pollutants are removed completely. If the duct run ends in the attic, the air is simply being poured into the attic which can destroy attic insulation and rafters. Broan recommends using roof and wall caps with a built-in damper since they eliminate cold outside air from coming inside. Check to see that the roof or wall cap's damper operates properly, opening only when the fan is operating.

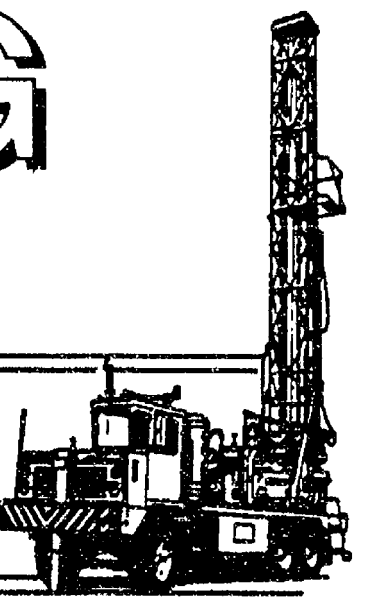
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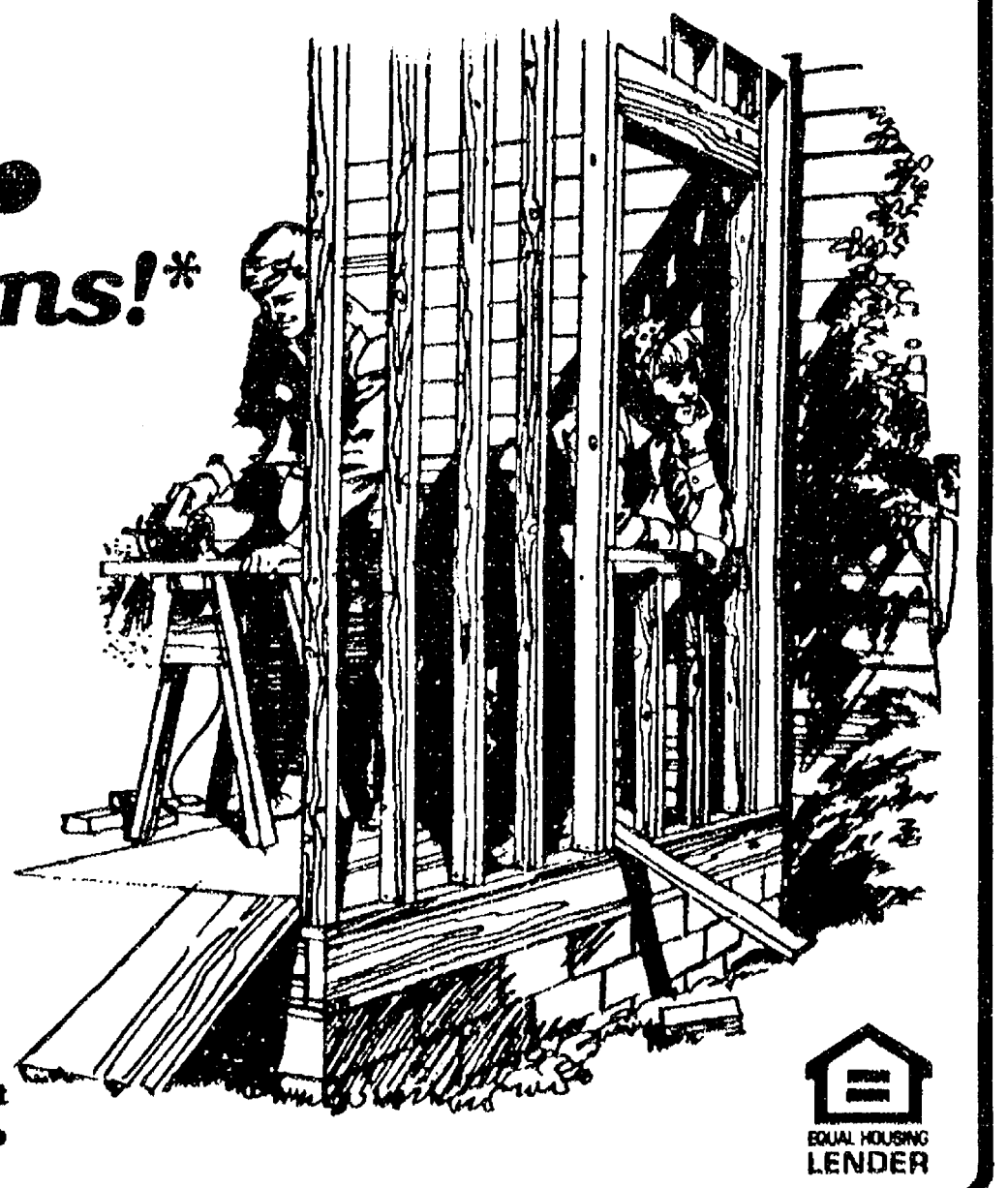


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Selling a house involves expenses

By Thomas Baese,
President of Tri-Lakes
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As you coordinate the sale of your present home with the purchase of your new home remember that there are expenses to consider when selling a home as well as when buying. You'll need to tally your expected selling expenses so you won't be caught short as you plan to invest the proceeds of the sale in your home.

It is worthwhile to retain an attorney to look over your shoulder as you proceed through the selling process. Your lawyer can help draft or review a listing contract with a real estate broker, review a prospective buyer's offer, prepare a deed and other related documents, represent you at closing and walk you safely through a host of other procedural matters. Your attorney's fees will be either based on the amount of time spent on your case or on a percentage of the selling price.

The tax man often comes early in the case of real estate transactions. The seller is usually required to pay state deed transfer taxes based on the amount of cash in the sale.

The seller may also be required to pay the local government for special assessments against the property for streets, sidewalks, lighting and sewer installations. In cases where the buyer

obtains FHA or VA financing, these taxes must be paid by the seller prior to closing.

The seller is responsible for settlement of all property taxes due on the property up to the date of actual transfer of the title on the home.

Under your miscellaneous account you can file expenses for liens, title insurance, a title abstract, land surveys and repairs, although some of these expenses may not be involved in your sale, depending upon circumstances.

Either the buyer or seller can pay title insurance, which insures the amount of the outstanding mortgage balance or the entire value of the house.

The seller must pass along to the buyer an abstract of the title, a short legal record of the prior owners of the property. A new abstract on a house could cost a few hundred dollars or more.

A buyer may also ask the seller to pay for an accurate survey of the boundaries of the property. It's then time to call in a professional surveyor, who may charge up to several hundred dollars for his services.

The buyer may also require the seller to bring the property up to his or her satisfaction by making repairs, ranging from a new coat of paint to fixing broken wiring or plumbing.

Many of the seller's expenses in the miscellaneous category are negotiable with the buyer. Buyer and seller can even share costs of specified items, all of which should be spelled out in the sales agreement.

Somewhat less negotiable are seller expenses related to the financing of the home. The seller is responsible for paying the interest due on the mortgage up to the closing date. If your monthly payments are due by the first of the month and you close the sale of the house on the 15th, the seller pays half of the interest for that month.

The seller may be required to pay the mortgage lender a fee for prepaying the balance of the loan. Check your mortgage for a prepayment penalty.

You must pay for a discharge mortgage document, a legal record that says you are no longer obligated

by the mortgage terms once you've paid the balance due on the mortgage.

And then there are points. As a selling attraction, you may have to pay points to the lender. Each point is equivalent to one percent of the mortgage. Buyer and seller can negotiate the portion of the points that each will pay.

Every state has different rules and customs which apply to who pays for what. Your real estate agent or settlement attorney will be able to give you an estimate of all expenses you may incur when selling your home.

But with all of these expenses there is one exception in adding up the expenses involved in selling your home — they are tax deductible when you follow the rules. Ask your accountant or local IRS office for the booklet on deductible expense when selling your home.

Finding the right builder for your home

By Thomas Baese,
President of Tri-Lakes
Home Builders Association

When you are ready to begin shopping for a new home, you should shop for a builder as well. Whether you are buying a townhouse, a detached home in a subdivision, or a custom-built house, the construction quality will be determined by the quality of your builder.

Start your builder-search process by calling your local home builders association. It can give you the names of reputable builders in your area. Ask friends and relatives about builders they have dealt with directly, or ask them for the names of acquaintances who have recently built a new home.

The Interview Process
Once you have developed a list of builders, research their reputations and the quality of their work. The best way is to visit homes that they built and talk to the owners. Ask the builders on your list for the addresses of their recently completed houses, subdivisions, or townhouse communities. At the very least, drive by and see if the homes are visually appealing.

Look at homes that are the same style as you plan to buy. A good time to visit is on a weekend morning when people are outside doing chores or errands. Introduce yourself and explain that you are considering buying a home from the same builder who built their home.

Ask about their satisfaction with the home and whether the builder delivered what was promised in a timely manner. Ask if they would buy another home from this builder. People will generally tell you if they are happy with their purchase.

Quality and Value
When examining a home, look at the quality of the construction features: the cabinetry, carpeting, trimwork, and paint.

In viewing a home, you must determine whether it lends itself to the type of lifestyle you want to lead. Look at the amount of interior living space and how efficiently the space is used. Find out if the builder is incorporating state-of-the-art energy

efficiency features, both in appliances and insulation.

**Service After The Sale
And Home Warranty**

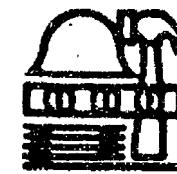
While you are shopping, ask about the builder's service after the sale. Almost all builders offer some form of written warranty. Many builders back their own warranties on workmanship and materials, typically for one year. Other builders offer warranties backed by an insurance program, such as the HOW Corporation. To get an insured warranty, you must buy a home from a builder who belongs to a warranty program.

Be Thorough
When selecting a builder, be thorough and ask a lot of questions. Get as many specifics as possible. If you receive the answers verbally, take notes. Never hesitate to ask a question because you are afraid of sounding "stupid," or uninformed. What seems like a "stupid" question may yield a very important answer.

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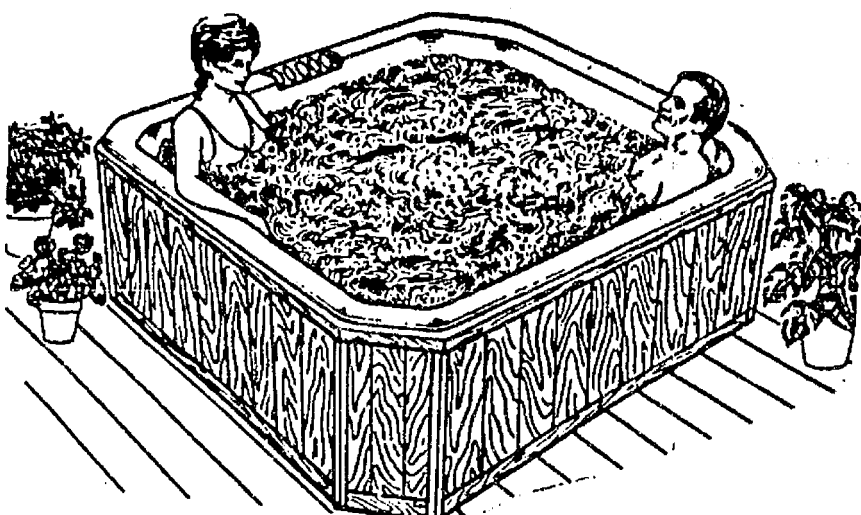
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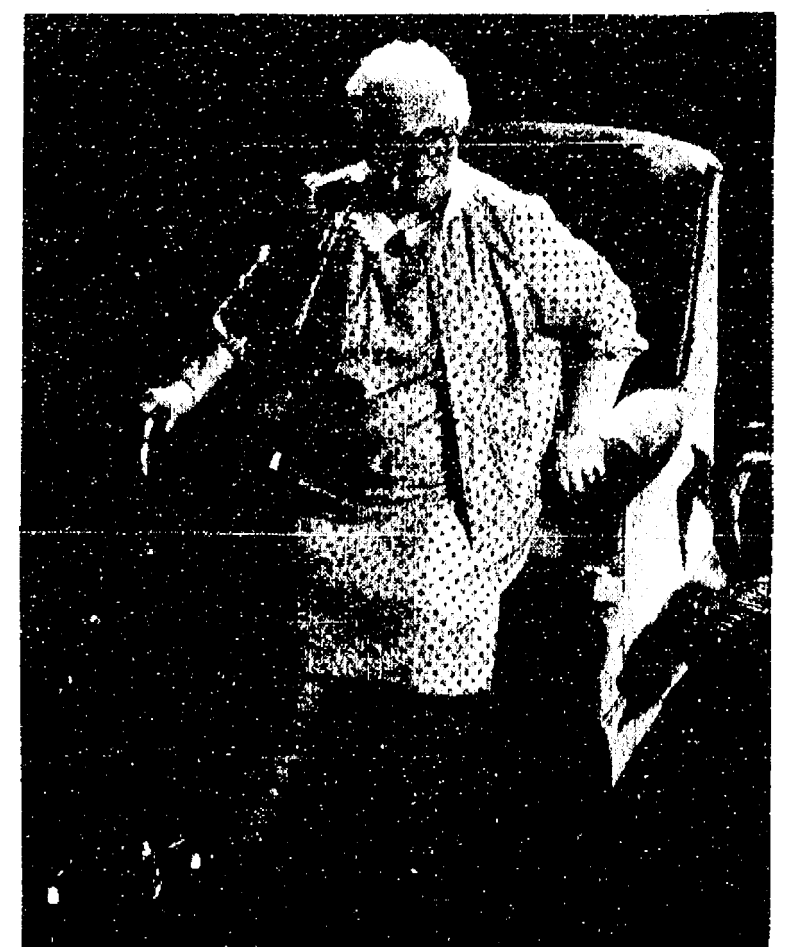
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Financing options to fit your wallet

By Thomas Baese,
President of Tri-Lakes
Home Builders Association

Before you go in to talk with a mortgage lender, you should become acquainted with what's available and how the system works. There are many types of mortgages on the market today. You can shop and choose the mortgage with the terms and payment plan that best suits your needs.

Adjustable Rate Mortgage (ARM)—these loans have a fluctuating interest rate based on an economic indicator, such as the cost-of-funds index or U.S. Treasury Bill index. Rate and payment "caps," which limit the amount that the rates and payments may increase within any given period, are included in the provisions of the loan.

Buydown Mortgage—this plan offers a lower interest rate by paying a portion of the interest payment in a lump sum at settlement. The payment can be made by either the buyer or the seller.

Fixed Rate Mortgage—usually 30- or 15-year loans, with monthly payments constant over the life of the loan. The payments are based on interest rates quoted when the loan is initiated. Each payment includes part of the interest and the principle.

Graduated Payment Mortgage (GPM)—this financing plan was created to assist home buyers who are priced out of the market by high monthly payments or fixed-payment loans. Payments are reduced in the first years of the mortgage and are designed to gradually increase at a rate commensurate with the anticipated increase in the buyer's income. To achieve the initially lower payments, the difference in the monthly mortgage

payment is added to the loan balance. **Growing Equity Mortgage (GEM)**—a fixed-rate mortgage that offers the homeowner the option of paying off the mortgage obligation in 15 instead of 30 years. Monthly payments increase by a small percentage each year; the total amount of this monthly increase is applied towards the principle instead of the interest.

There are also "loan programs" which insure the mortgage will be repaid to the lender and allow the borrower a lower downpayment and/or interest rate. The most common loan programs are FHA-insured, VA-guaranteed and conventional.

FHA-Insured. These loans take their name from the Federal Housing Administration (FHA) which does not lend the funds, but insures loans made by FHA-approved lenders. The borrower pays for the insurance at closing, or as part of the monthly payments. You can get an FHA loan with fixed or graduated payments.

Because the loans are FHA-insured, many lenders will accept lower downpayments from the buyer. Interest rates are also slightly lower due to the insurance. There are no prepayment penalties on these loans, but lenders are allowed to charge points. FHA loan limits vary according to housing costs in your area.

VA-Guaranteed. The Veterans Administration (VA) does not actually lend funds—it guarantees payment to lenders on loans made to qualifying veterans. No downpayment is required because of the guarantee. Lenders are not permitted to charge prepayment penalties on VA loans, and borrowers are not permitted to pay points,

although they must pay an origination fee. Loan limits are controlled by the lenders. Check with your local VA office or lender for qualification requirements.

Conventional. A loan is called "conventional" when the payment of the debt depends primarily on the borrower's ability to pay. Downpayments are generally higher on these loans since they lack the insurance or guarantee that accompanies FHA and VA loans. However, smaller downpayments are generally accepted if there is private

mortgage insurance on the loan. Lenders are permitted to charge points and prepayment penalties on conventional loans.

When negotiating any of the above mortgages, your lender will discuss the interest rate and any points that will be charged in addition to the loan. Prepayment penalties may also be mentioned. With some loans, a prepayment penalty is charged when the loan is paid ahead of schedule. The fee compensates the lender for the interest that would have been collected over the negotiated term of the loan.

Tax advantages for homeowners

By Thomas Baese,
President of Tri-Lakes
Home Builders Association

Did you know there are tax advantages available only to homeowners? Although tax laws are changing year to year, owning a home remains one of the best investments and tax advantages you can choose. As a homeowner, you can deduct:

- Real estate taxes
- Mortgage interest payments
- Points paid for a mortgage

Real Estate Taxes—The full amount of annual real estate taxes (also called property taxes) is a permissible income tax deduction for all homeowners.

Mortgage Interest Payments—In most cases, you can deduct ALL of the interest paid on your mortgage. For example, interest payments on a 30-year, \$100,000 mortgage at ten percent interest amount to almost \$10,000 during the first year after purchasing the home. This amount is an authorized deduction—AND it represents a major savings for you. In addition, if you pay off your mortgage early, any fee paid as a prepayment penalty is considered tax-deductible interest.

Points Paid For A Mortgage—You can also deduct, as interest, the points paid to a lender to obtain a new mortgage, provided that the payment represents compensation paid to the lender solely for the use of money, rather than for any specific services. The points are fully deductible only in the year of payment. If such a deduction causes a material distortion of your income, the payment may be deducted proportionately over the life of the mortgage.

Your tax advantage as a homeowner continues as long as your interest, real estate taxes, and other deductions exceed the standard deduction. With a fixed rate, regularly amortized mortgage, the amount of tax-deductible mortgage interest declines over the lifetime of the loan as an increasingly larger share of monthly payments is applied to repayment of the principal.

The advantages of homeownership continue even when you decide to sell your home. If you sell your home, the tax on any profit will be deferred if you buy and occupy another home of equal or greater purchase price within 24 months before or 24 months after the sale of the old residence.

For example, a home bought 10 years ago for \$40,000 might be worth

\$100,000 today, giving you a \$60,000 profit if you were to sell. But if you buy another house that costs \$100,000 or more, the tax on the \$60,000 profit will be deferred. The tax is not avoided—it is simply deferred until the home is later sold in a taxable sale that does not involve the purchase of a home of greater or equal value.

The profit you receive from the sale can be further reduced for deferment when you deduct the following:

• The cost of all improvements you made to the home: a new roof, the addition of a room, and installation of plumbing, air conditioning, or heating systems.

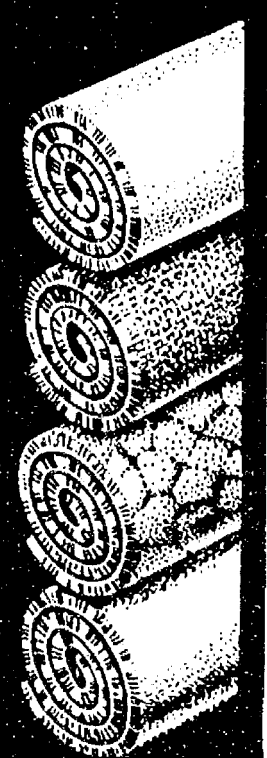
• Fix-up expenses, if they were incurred during the 90-day period before you entered into the contract to sell.

And there's a special tax break for people 55 or older. If the home you sell has been your principal residence for at least three of five years, \$125,000 of your profit is tax-free.

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Don't be in the dark about the right lighting for your home

You can spend thousands of dollars on beautiful furnishings, carpeting, and accessories but if the lighting isn't good, all your beautiful things won't look good after dark.

Brighten your home with these helpful hints on chandeliers:

• A chandelier is the crowning jewel of a tastefully designed room. A chandelier is "on" even when it's off.

• Over a dining room table, the bottom of the chandelier should be 30 inches above the table and 12 inches narrower (six inches on each side), so people won't bump their heads upon arising.

• If a dining room's ceiling height is more than eight feet, raise the chandelier three inches for each additional foot of ceiling height.

• The rule-of-thumb for a chandelier's proper size when not hung over a table: It can be in inches what the diagonal of the room is in feet.

• Where possible, position a chandelier where it can be seen from

the outside—i.e., through a window. • A chandelier can be hung above end tables, corner tables, and game tables, desks, bars, or any piece of furniture that is not a seat.

• Positioning a chandelier off-center above a buffet against the wall will make a small dining room appear larger.

• Hanging a chandelier from a swag, or draped chain, is possible when the power source is inconvenient (hanging from a track is another possibility).

• Always install a dimmer for control of mood and atmosphere.

Effective lighting can create a special atmosphere to enhance the environment of your home, with a little time and effort.

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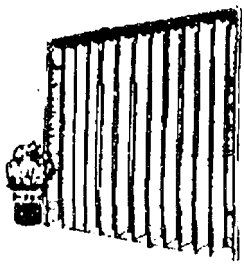
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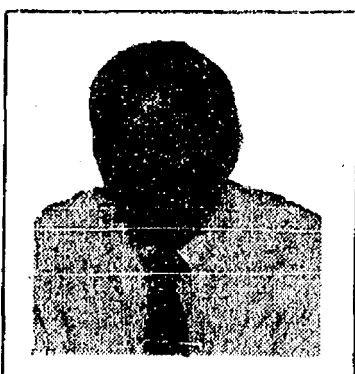
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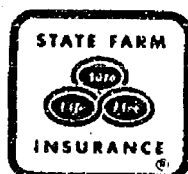
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Remodeling is choice of many

By Thomas Baese,
President of Tri-Lakes
Home Builders Association

The first annual Remodeler's Show was recently held in Pittsburgh, and more than 4,000 professional remodelers from 46 states and Canada attended the show. Why you ask? Because remodeling expenditures in the United States topped \$106.8 billion last year and will be very close to that for 1991. And 1992 is forecast to hit \$118.9 billion. By the year 2000, remodeling expenditures should top the \$210 billion mark.

There were 50 educational seminars including programs on regulatory issues such as asbestos, clean air requirements, lead paint abatement and even wetlands; product demonstrations and exhibits allowing the remodeler to one-stop-shop and compare price and quality with a multitude of vendors.

And to best help the professional remodeler, the results of a survey of 2,000 home owners, who had recently completed a remodeling job of \$5,000 or more was released. It showed that within the past two years:

34 percent had remodeled their kitchens;

30 percent had remodeled a bath or powder room;

24 percent had replaced or added a patio or deck

23 percent had added a bathroom

20 percent had added a living or family room.

The average costs of the top five remodeling projects reported in the survey were: remodeled kitchen, \$17,592; remodeled bath or powder room, \$9,449; deck or patio, \$4,437; added bath or powder room, \$11,592; and added family or living room, \$19,902.

Half of the home owners surveyed cited wanting to add more amenities to

the home as the most important reason for the remodeling job. Forty-seven percent said they needed more space and 33 percent said that they decided to remodel instead of purchasing another home. Other frequently cited reasons for remodeling included increasing the value of the house and doing necessary maintenance and repair.

Among the most important consumer concerns in selecting a contractor was company reputation. Forty-nine percent of those surveyed said that the company's reputation was the leading factor in making their selection. That was closely followed by personal or professional recommendation (45 percent); company's professionalism (41 percent); company was insured/bonded (40 percent); and company offered warranty (40 percent). More than half of the home owners received two or three bids before selecting a contractor and 15 percent received more than three bids. More than half of the home owners received two or three bids before selecting a contractor and 15 percent received more than three bids. More than three-quarters of those surveyed said they would hire the same remodeling contractor for another job.

Demographic factors also effect the remodeling market. Households headed by someone aged 35 to 54 are the most active in the remodeling market and the share of households in that age group will increase from 38 percent in 1990 to 44 percent in the year 2000.

A survey among those that attended the show (6,000) described the typical remodeling company as small and headed by the owner. The typical owner works an average of 55 hours per week and has been in business for

9.6 years. The median age of the company chief is 42 years old and 44 percent have completed college or hold an advanced degree while 34 percent have some college education.

The survey found the top factors in remodeler selecting manufacturers' products are: product quality (94 percent); product availability (81 percent); backup service (66 percent); and price (65 percent). More than 90

percent of the remodelers surveyed buy building materials on a job-by-job basis, and only six percent make volume purchases. Referrals and repeat customers accounted for about 72 percent of all remodeling firms' work in 1990.

If you're ready for a remodeling job or need help finding the right remodeler, contact Tri-Lakes Home Builders Association, 275-5703.

Area home show features 52 booths of exhibitors

The 3rd annual Tri-Lakes Home Show will have 52 booths featuring builders and businesses from Crawford and Roscommon counties.

The show opens 10 a.m. Saturday, March 28, and stays open until 8 p.m. Saturday. On Sunday, March 29, the show again opens at 10 a.m. and closes at 4 p.m.

The booths will showcase businesses dealing with pools, landscaping, carpet, utilities, windows, real estate, excavating, financing, decorating,

concrete, building, insurance, building systems, heating, vinyl siding, roofing, appliances, furniture, lawn and garden, and sprinklers.

The public is invited to the show to learn more about these businesses and how they can help with remodeling or building needs.

The entire show is sponsored by the Tri-Lakes Home Builders Association.

The show will be held in the Houghton Lake High School gymnasium.



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*Appraisal and recording fees totaling \$142 are waived. Normal title insurance fees for a Golden Credit Line ranging from \$120 to \$400 is waived on all applications taken on or before March 31, 1992. The Annual Percentage Rate on a Golden Credit Line is 2% over the highest prime rate published in the Wall Street Journal during the month. Annual Percentage Rate (APR) example: if during the month, the highest prime rate published in the Wall Street Journal is 6.50%, the interest rate applied to your Golden Credit Line would be 8.50% APR. Should the prime rate change, your interest rate will be adjusted at the beginning of the following month. The maximum interest rate will not exceed 18% APR.



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